Bridge Series

Individual income protection with return to work benefits. The Bridge Series® policy offers comprehensive long-term total disability protection with a wide selection of optional benefits. Premiums are level.



Who should purchase this type of coverage

- This policy has been designed for a wide variety of occupations such as business owners, employees, blue-collar workers, farmers and the middle income market. The Bridge Series policy provides affordable, quality disability income protection.
- Farmers — ask us about our enhanced guidelines for proprietors of farms.
- Subject to certain eligibility criteria, the Bridge Series policy may also be available to individuals working part time or those who are new business owners.

Availability

- Ages 18 – 60.
- Benefit periods: to age 65, two or five years.
- Elimination periods: 30, 60, 90, 120 and 180 days (360 and 720 days available to some occupational classes).

Renewability

- Guaranteed renewable until age 65; thereafter, the policy is conditionally renewable for life as long as you are working full time.
- Contract provisions are fully guaranteed to age 65 while premiums may be subject to change. We cannot change your premiums unless we do so for an entire group of policyholders sharing similar characteristics.

Income protection

Total disability benefits are payable if, as a result of an injury or illness, the following applies:

- **First 24 months of disability:** Subject to some limitations, you are unable to perform the essential duties of your regular occupation; you are not engaged in any other gainful occupation; and you are receiving the appropriate physician's care.
- **After 24 months of disability:** With any reasonable assistance or modification of job duties and subject to some limitations, you are unable to perform the essential duties of any occupation for which you are reasonably fitted by education, training or experience, considering previous average earnings. In order for benefits to continue, you must not be engaged in any other gainful occupation, and you must be receiving the appropriate physician's care.

Exclusions and limitations

Please refer to the policy or product profile for a more detailed list of exclusions and limitations. We will not pay for periods of disability that result from, are caused by or contribute to opportunistic infections or other illnesses that physicians commonly associate with AIDS or the HIV virus if you had either AIDS or the HIV virus prior to the date of the issue of the policy. Other conditions, such as sprains and strains, are limited to 24 months over the lifetime of the contract. Other limitations include unemployment/minimal work, leaves of absence, mental, psychiatric or emotional disorders and residency.

Benefits paid under this policy are subject to an 85% of earnings integration of benefit provision.

(continued on back)

Return to work feature

Return to work assistance benefits may start as early as the first day of the injury or illness. If we determine that such services would assist the insured in returning to work, we may arrange and/or pay for items such as medical treatment, physical or psychological rehabilitation, vocational evaluation and retraining, business and financial planning and work-site modifications.

Benefits

- **Long-term care conversion option:** If in the later policy years you find you have a reduced need for disability income protection, you have the option to convert to a long term care policy. From ages 55 to 65, you can convert all or a portion of your disability insurance benefit (up to $6,000 per month) to an equivalent amount of long term care benefit, without having to provide evidence of good health. Some conversion restrictions apply.
- **Regular occupation extension:** This benefit extends the regular occupation definition of disability from 24 months to the duration of the benefit period. This preferred definition ensures that you receive full benefits if you can't work in your regular occupation, provided you are not engaged in any gainful occupation and are receiving the appropriate physician's care.
- **Short-term partial disability:** This option provides 50% of the total disability benefit for up to 12 months if the insured is partially disabled.
- **Long-term partial disability:** This option provides the same benefits as short-term partial disability, except the partial disability benefit payable is 50% of the total disability benefit for the first 24 months and 25% of the total disability benefit for the duration of the benefit period.
- **Future insurance option:** To help your coverage keep pace with your rising income, you can purchase additional coverage on each policy anniversary date up to age 55 without having to prove your health status. Special feature — on any option date within the first six years, you may exercise an option for all, part or the balance of the maximum option amount, subject to financial evidence.
- **Cost of living benefit:** While you are disabled, our cost of living benefit protects you against inflation by ensuring that your disability benefit is adjusted by the change in the Consumer Price Index (CPI), with a 2% minimum and a 10% maximum, compounded annually.
- **Retirement protection:** This feature helps you maintain deposits to a retirement savings program while totally disabled (available as a separate policy).
- **Hospitalization benefit:** Subject to certain limitations, after you have been hospitalized for 24 consecutive hours, you will receive a benefit for every day you are hospitalized. In addition, you will receive four times the daily hospital benefit while you are in an intensive care unit.
- **Critical Illness Recovery Plan™:** The Critical Illness Recovery Plan provides lifestyle protection that pays a lump sum benefit if you are diagnosed with and survive any one of the covered critical illnesses or injuries. You may use this benefit in any fashion you wish, such as for seeking medical treatment, securing nursing care or paying down debt. Please refer to the Critical Illness Recovery Plan fact sheet for full details (available as separate policy).

Value

- We make it easy to do business with us. At the time of application, no automatic financial documentation is required for monthly benefits less than $3,000.
- Affordable premiums: cost containment provisions (i.e. limitations and exclusions) help keep rates affordable.
- Due to the plan design, greater flexibility may be provided on an individual consideration basis in terms of eligibility for coverage (e.g. working on a part-time basis).
- The modular design of the Bridge Series policy, with its built-in features and wide selection of optional benefits, allows you to design a plan that meets your particular needs and budget.
- Special underwriting guidelines are available for proprietors of farms — we're sensitive to the needs of Canadian farm owners and some of the challenges they face in terms of financial underwriting.
- Portability: your Bridge Series policy travels with you throughout your career.
- Discounts may be available in multi-life situations.

There are limitations attached to this policy. Please refer to the specimen policy or to the policy profile for the complete list of limitations and for more information about this coverage.

For more information, speak with your insurance advisor today.

RBC® Insurance

Underwritten by RBC Life Insurance Company

® / ™ Trademark(s) of Royal Bank of Canada. Used under licence.

VPS95565

83286 (05/2016)