

Cash Value Disability Income Plan at a glance...

This plan is an accident and sickness disability income plan issued to employed persons ages 18 to 55. Premiums are level and vary by issue age, occupational class, sex, and smoking status. Cash values grow every year, after year 2, and are based on premiums paid.

Issue Ages: 18-55		Policy Fee = \$40 annually
Eligibility	Occupational Classes 4A, 3A, 2A, A, B	
Waiting Periods	30/30, 60/60, 90/90, 120/120, 365/365, 730/730 days.	
Benefit Periods	Class 4A, 3A, 2A, A: 1 year, 2 years, 5 years, to age 65	
	Class B: 1 year, 2 years, 5 years	
NOTE: Benefits will not be paid beyond the insured's 65th birthday. For disability occurring after age 64, benefit period is 12 months for any one accident or sickness and applies to all classes.		
Benefit Amounts	Minimum Monthly Benefit: \$1,000 per policy, \$200 per coverage. Maximum Monthly Benefit: Refer to the Maximum Monthly Benefit Limits.	
Premium Payment	Premiums are payable for the duration of the coverage period.	
Premium Payment Modal Factors	Monthly PAC: Annual Premium x .09	
Renewability	<p>Guaranteed renewable to age 65 or earlier due to retirement. Thereafter, renewability is yearly to age 70 if insured is still employed full-time.</p> <p>Premium Provision: Premium amounts are set out on the policy data page. The first premium is due on the policy date. Premiums are payable on or before their due dates. The premium rates may change for this policy or for any attached riders subject to all of the following conditions:</p> <ol style="list-style-type: none"> RBC Insurance changes the premium for each policy of this series that has been issued to Insureds in the same classification and residing in the same province or territory; and RBC Insurance gives the insured 30 days prior, written notice of the premium change. 	
Rate Structure	Premium based on Occupation Class, Age, Gender and Smoker Status	
Waiver of Premium	Included. After 90 days of Total Disability, and retroactive to day one of Total Disability	
Presumed Total Disability	Included.	
Recurrent Disability	Included.	
Paid Rehabilitation	Included. While the Insured is receiving payment for Total Disability, the Insured may participate in a vocational rehabilitation program approved and paid for by RBC Insurance.	
Cost of Living Adjustment	Available as an Optional Benefit	
Guaranteed Insurability	Available as an Optional Benefit	
Accidental Death	Available as an Optional Benefit	
Integration of Benefits	Yes. Monthly benefits payable and any other monthly benefits the Insured receives from other disability income sources and any earnings for a given month cannot exceed 80% of the Insured's Previous Average Monthly Earnings.	

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