

## Level Premium Disability Income Plan at a glance...

The Level-Premium Disability Income Plan is an accident and sickness disability income plan issued to employed persons ages 18 to 59. Premiums are level and vary by issue age, occupational class, sex and smoker status. Waiver of Premium and Cost of Living Adjustment are included.	
<b>Issue Ages: 18-59</b>	<b>Policy Fee = \$40 annually</b>
<b>Eligibility</b>	Occupational Classes 4A, 3A, 2A, A, B
<b>Waiting Periods</b>	30/30, 60/60, 90/90, 120/120, 365/365, 730/730 days.
<b>Benefit Periods</b>	Class 4A, 3A, 2A, A: 2 years, 5 years, to age 65 Class B: 2 years, 5 years
<b>NOTE: Benefits will not be paid beyond the insured's 65<sup>th</sup> birthday. For disability occurring after age 64, benefit period is 12 months for any one accident or sickness and applies to all classes.</b>	
<b>Benefit Amounts</b>	Minimum Monthly Benefit: \$500 per policy, \$200 per coverage. Maximum Monthly Benefit: Refer to the Maximum Monthly Benefit Limits.
<b>Total Disability</b>	Regular Occupation for 24 months; any occupation thereafter.
<b>Partial Disability</b>	Included. 50% of Income Benefit. Maximum: 6 months.
<b>Premium Payment Period</b>	<b>Premiums are payable for the duration of the coverage period.</b>
<b>Premium Payment Modal Factors</b>	<b>Monthly PAC: Annual Premium x 0.09.</b>
<b>Renewability</b>	Guaranteed renewable to age 65 or earlier due to retirement. Thereafter, renewability is yearly to age 70 if insured is still employed full-time. 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: <ul style="list-style-type: none"> <li>a. 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</li> <li>b. RBC Insurance gives the insured 30 days prior, written notice of the premium change.</li> </ul>
<b>Rate Structure</b>	Premium based on Occupation Class, Age, Gender and Smoker Status
<b>Waiver of Premium</b>	Included. After 90 days of Total Disability, and retroactive to day one of Total Disability
<b>Cost of Living Adjustment</b>	Included. Based on the Consumer Price Index, up to 7% a year to a maximum of 100% of original monthly benefit.
<b>Presumed Total Disability</b>	Included.
<b>Recurrent Disability</b>	Included.
<b>Paid Rehabilitation</b>	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.
<b>Guaranteed Insurability</b>	Available as an Optional Benefit
<b>Refund of Premium</b>	Available as an Optional Benefit
<b>Accidental Death</b>	Available as an Optional Benefit
<b>Integration of Benefits</b>	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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