

# PRODUCT FEATURES AND ATTRIBUTES

TERM PRODUCTS			
Attributes	Term 10 Standard	Term 10 Preferred	Term 20
<b>Death Benefit Structure</b>	Level Amount	Level Amount	Level Amount
<b>Premium Payment Periods</b>	Premiums payable all years, increasing at 10 yr. renewals	Premiums payable all years increasing at 10 yr. renewals	Level and premiums payable for 20 years
<b>Banding</b>	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999	Band: \$250,000 - \$10,000,000	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$199,999 Band 3: \$200,000 - \$2,000,000
<b>Rate Structure</b>	Guaranteed and level for ten-year renewal periods	Guaranteed and level for ten-year renewal periods	Guaranteed and level for the full term of the policy
<b>Issue Ages (age nearest birthday)</b>	18 to 70	18 to 70	0 to 60
<b>Minimum Face Amount</b>	\$50,000	\$250,000	\$50,000
<b>Maximum Face Amount</b>	\$249,999	\$10,000,000	\$2,000,000
<b>Renewability</b>	To age 80	To age 80	N/A
<b>Convertibility</b>	To age 70	To age 70	Anytime after issue but before age 70
<b>Benefit Coverage Period</b>	To age 80	To age 80	20 years after issue
<b>Policy Fees</b>	Individual policy: \$50 Joint policy: \$65 Multiple Joint First-to-Die: \$65 for first two people and \$40 for each additional person Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Individual policy: \$50 Joint policy: \$65 Multiple Joint First-to-Die: \$65 for first two people and \$40 for each additional person Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Individual policy: \$60 Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40
<b>Joint Plans</b>	Joint First-to-Die (2 to 5 lives)	Joint First-to-Die (2 to 5 lives)	N/A
<b>Special Features</b>			Built-in Return of Premium Benefit. Provides full refund of annual base premiums paid (without interest) on death before age 70, or at the end of 20 years if the policy is still in force. Guaranteed CSV commencing in the 11 <sup>th</sup> policy year.
<b>*Riders</b> <i>* The term riders are available on the same life or a life different from the base insured.</i>	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100
<b>Target Market</b>	Term 10 Standard is positioned to meet the needs of younger purchasers who require amounts of insurance up to \$249,999 for a reasonable price. The built-in conversion option offers flexibility for financial and life changes. It will insure the short-term financial exposure for obligations such as young children, personal loans, mortgages, lines of credit etc. Young and growing business clients may also find that Term 10 Standard falls within their current needs to insure business loan start-up costs and early buy-sell arrangements.	Preferred underwriting for larger sums insured, of \$250,000 and more, meets the short term insurance requirements of business and high net worth clients. Customer awareness of the Term 10 commodity market makes the RBC Insurance® product an initially inexpensive solution to business and personal needs. Should the client's financial or personal requirements become more permanent over the years, the generous conversion option will permit the client to convert the policy to a permanent plan offered by the company at the time of conversion.	Term 20 targets clients with finite debt obligations who prefer a longer and level premium paying period. It also allows the policyowner to recoup the costs of temporary coverage when the coverage ceases at the 20th year. The plan offers a "built-in Return of Premium" that returns to the client all of the basic premiums paid over the 20 years if the policy is still in force. If death occurs before age 70 all of the basic premiums will be paid to the beneficiary.

# PRODUCT FEATURES AND ATTRIBUTES

## TERM PRODUCTS

Attributes	Level Term 20	Level Term 65	Term 75 Plus	Term 100 Plus
<b>Death Benefit Structure</b>	Level Amount	Level Amount	Level Amount	Level Amount
<b>Premium Payment Periods</b>	Level and premiums payable for 20 years	Level and payable to age 65	Level and payable to age 75	Level and payable to age 100
<b>Banding</b>	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000 - \$10,000,000	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000 - \$10,000,000	Band 1: \$50,000 to \$99,999 Band 2: \$100,000 to \$10,000,000	Band 1: \$10,000 to \$49,999 Band 2: \$50,000 to \$99,999 Band 3: \$100,000 to \$10,000,000
<b>Rate Structure</b>	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy
<b>Issue Ages (age nearest birthday)</b>	20 to 55	20 to 45	18 to 64	0 to 70
<b>Minimum Face Amount</b>	\$50,000	\$50,000	\$50,000	\$10,000
<b>Maximum Face Amount</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
<b>Renewability</b>	N/A	N/A	N/A	N/A
<b>Convertibility</b>	Convertible any time within 15-year period after issue, but before age 65	Anytime after issue but before age 60	Anytime after issue but before age 65	N/A
<b>Benefit Coverage Period</b>	20 years after issue	Age 65	Age 75	Life
<b>Policy Fees</b>	Individual policy: \$60 Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Individual policy: \$60 Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Individual policy: \$60 Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Individual policy: \$60 Joint policy (two people): \$60 Multiple Joint-First-to-Die: \$60 for first two people and \$40 for each additional Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40
<b>Joint Plans</b>	N/A	N/A	N/A	Joint First-to-Die (2 to 5 lives) Joint First-to-Die (with Survivorship) (2 lives) Joint Last-to-Die (2 lives)
<b>Special Features</b>	Return of Premium Benefit (optional) If the insured dies before the policy anniversary nearest their 70 <sup>th</sup> birthday, a refund of the base premium, ROP premium and applicable policy fee will be made.	Return of Premium Benefit (optional) If the insured dies before the policy anniversary nearest their 70 <sup>th</sup> birthday, a refund of the base premium, ROP premium and applicable policy fee will be made.	Cash back offer: if at the end of the 10 <sup>th</sup> policy year, the client decides that they no longer require this insurance protection, they may surrender their contract in exchange for a one time cash surrender value as stated on the policy ledger.	Cash back offer: if at the end of the 10 <sup>th</sup> policy year, the client decides that they no longer require this insurance protection, they may surrender their contract in exchange for a one time cash surrender value as stated on the policy ledger.
<b>*Riders</b> <i>* The term riders are available on the same life or a life different from the base insured.</i>	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100 Return of Premium on Death	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100 Return of Premium on Death	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100
<b>Target Market</b>	Level Term 20 targets clients with finite debt obligations who prefer a level premium-paying period. If there are life or financial changes over the years, the generous conversion feature provides the flexibility to change to a permanent plan in effect at the time of conversion.	Level Term 65 targets clients with specific debt obligations who prefer a level premium-paying period. If there are life or financial changes over the years, the generous conversion feature provides the flexibility to change to a permanent plan in effect at the time of conversion.	Term 75 Plus targets clients with specific debt obligations who prefer a level premium-paying period. If there are life or financial changes over the years, the generous conversion feature provides the flexibility to change to a permanent plan in effect at the time of conversion. The cash back offer available after the 10th year allows the client to receive a one-time cash surrender value if the policy is surrendered.	Term 100 plus is a basic plan targeting the lifetime needs for life insurance such as providing funds for a surviving spouse, large capital gains that may need to be realized, charitable bequests, dependent children (challenged physically and/or mentally), and business buy-sell agreements for relatively small premiums. The cost remains level for the lifetime of the policy and premiums end at age 100 providing a simple and easily budgeted item for business and families. Joint Second-to-Die plans are particularly attractive to high net worth clients who have determined the cost of realized gains upon a second spousal death. Joint First-to-Die plans can be utilized for business buy-out agreements with up to five lives covered.

# PRODUCT FEATURES AND ATTRIBUTES

Attributes	TERM PRODUCTS		UNIVERSAL LIFE	
	Term 100 with Values	Golden Term 100	Destiny®	UL For Essential Needs
<b>Death Benefit Structure</b>	Level Amount	Level Amount	Level & Increasing	Increasing
<b>Premium Payment Periods</b>	Pay to 100, Paid-Up at age 65 (or after 15 years, whichever is longer), 20 Year Pay, 10 Year Pay	Level and payable to age 100	Level or Flexible	Level or Flexible
<b>Banding</b>	Band 1: \$10,000 to \$49,999 Band 2: \$50,000 to \$99,999 Band 3: \$100,000 to \$1,000,000	Band 1: \$10,000 to \$49,999 Band 2: \$50,000 to \$99,999 Band 3: \$100,000 to \$1,500,000	Band 1: \$50,000 to \$499,999 Band 2: \$500,000 to \$1,000,000	Band 1: \$25,000 to \$49,999 Band 2: \$50,000 to \$99,999 Band 3: \$100,000 to \$249,999 Band 4: \$250,000 to \$5,000,000
<b>Rate Structure</b>	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy	Level COI (Level DB or Increasing DB) YRT COI (Level DB or Increasing DB)	Level COI (Increasing DB)
<b>Issue Ages (age nearest birthday)</b>	0 to 70	71 to 80	0 to 80	0 to 80
<b>Minimum Face Amount</b>	\$10,000	\$10,000	\$50,000	\$25,000
<b>Maximum Face Amount</b>	\$10,000,000	\$1,500,000	\$10,000,000	\$5,000,000
<b>Renewability</b>	N/A	N/A	N/A	N/A
<b>Convertibility</b>	N/A	N/A	N/A	N/A
<b>Benefit Coverage Period</b>	Life	Life	Until death (COI and Admin Fee cease at age 100)	Until death (COI and Admin Fee cease at age 100)
<b>Policy Fees</b>	Individual policy: \$60 Joint policy (two people): \$60 Multiple Joint First-to-Die: \$60 for first two people and \$40 for each additional Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Individual policy: \$60 Joint policy (two people): \$60 Multiple Joint First-to-Die: \$60 for first two people and \$40 for each additional Multiplan: 2 <sup>nd</sup> adult life and each additional adult life is \$40	Administration fee \$9 per month/policy	Administration fee \$9 per month/policy
<b>Joint Plans</b>	Joint First-to-Die (2 to 5 lives) Joint First-to-Die (with Survivorship) (2 lives) Joint Last-to-Die (2 lives)	Joint First-to-Die (2 to 5 lives) Joint Last-to-Die (2 lives)	Joint First-to-Die (2-5 lives) Joint First-to-Die (with Survivorship) (2 lives) Joint Last-to-Die (2 lives)	Joint First-to-Die (2-5 lives) Joint First-to-Die (with Survivorship) (2 lives) Joint Last-to-Die (2 lives)
<b>Special Features</b>	Consists of four permanent, non-participating plans with level coverage and payment features suited to individual needs. Pay to 100, Paid-up at age 65 or after 15 years, 20 Pay and 10 Pay. Bonus Coverage Benefit for the 20 pay option.		Change of death benefit option after 2 years. Surrender bonus Wide range of investment options Switch from YRT Cost of Insurance to Level Cost of Insurance after 2 years Preferred Client Bonus after 3 years Performance Enhancer Bonus after 10 years	No change to death benefit option Surrender Bonus Wide range of investment options No change to Cost of Insurance option Preferred Client Bonus after 3 years
<b>*Riders</b>	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Payor Disability Waiver Payor Death and Disability Waiver Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Critical Illness Benefit Term 100 Plus Golden Term 100 Term 10 Standard Level Term 20 Level Term 65 Term 75 Plus Long Term Care Rider	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Critical Illness Benefit Term 100 Plus Golden Term 100 Term 10 Standard Level Term 20 Level Term 65 Term 75 Plus Long Term Care Rider
<b>*The term riders are available on the same life or a life different from the base insured.</b>				
<b>Target Market</b>	Level Term 100 with Values offers the client an opportunity to limit the payment period for the life insurance coverage. While the coverage will extend past age 100, there are opportunities for the policyowner to surrender the policy for its cash surrender value anytime after the 10 <sup>th</sup> policy year should the insurance no longer be required. Optional premium paying periods provide financial planning opportunities for early retirement, speed of cash value accumulations, budgeting, limited working years, and intergenerational wealth transfer obligations.	Golden Term 100 is designed for clients who at a later stage in life have the requirement for lifetime insurance needs. Examples of this insurance requirement are large capital gains that may need to be realized, charitable bequests, and possible funding for a testamentary trust. These requirements are generally determined through advanced estate planning measures. The cost remains level for the lifetime of the policy and premiums end at age 100.	Destiny® is targeted for the more sophisticated purchaser - mid-income to high-income group. Disposable cash is fairly high and the client has usually maximized pension and RRSP contributions. The client is looking for other methods to build equity without annual accrual taxation. This UL also offers wealthy families a solution to intergenerational wealth transfer needs. For the business market - split dollar for executive maintenance and pension maximization can be served by this UL product. Corporate buy/sell agreements are very well insured and funded by a sophisticated universal life product.	UL for Essential Needs was created to target the young family, single person, or small business market. It offers the simplest form of universal life with only one death benefit structure and cost of insurance type. The plan features a low minimum premium and is ideal for first time purchasers of a universal life plan. It provides a competitively broad range of investment options should the client wish to overfund the policy if finances, family or business circumstances evolve. The client can add or delete riders and benefits during the lifetime of the policy to meet life changes and still keep the basic policy intact.



# PRODUCT FEATURES AND ATTRIBUTES

Attributes	LIVING BENEFITS (DISABILITY INCOME PLANS)	
	Level Premium Disability	Cash Value Disability
<b>Issue Ages (age nearest birthday)</b>	18 - 59	18 - 55
<b>Premium Payment Period</b>	Payable to age 65	Payable to age 65
<b>Eligibility (Occupational Classes)</b>	4A, 3A, 2A, A, B	4A, 3A, 2A, A, B
<b>Waiting Periods</b>	30, 60, 90, 120, 180, 365, and 730 day	30, 60, 90, 120, 180, 365, and 730 day
<b>Benefit Periods</b>	Class 4A, 3A, 2A, A: 2 years, 5 years and to age 65 Class B: 2 years, 5 years	Class 4A, 3A, 2A, A: 1 year, 2 years, 5 years and to age 65 Class B: 1 year, 2 years, 5 years
<b>Maximum Issue Limit (monthly income)</b>	Class 4A Ages 18 - 55 maximum \$20,000 Class 4A Ages 56 - 59 maximum \$10,000  Class 3A Ages 18 - 55 maximum \$15,000 Class 3A Ages 56 - 59 maximum \$7,500  Class 2A Ages 18 - 55 maximum \$7,000 Class 2A Ages 56 - 59 maximum \$4,000  Class A Ages 18 - 55 maximum \$5,000 Class A Ages 56 - 59 maximum \$3,500  Class B Ages 18 - 59 maximum \$2,500	Class 4A maximum \$20,000  Class 3A maximum \$15,000  Class 2A maximum \$7,000  Class A maximum \$5,000  Class B maximum \$2,500
<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.	Guaranteed renewable to age 65 or earlier due to retirement. Thereafter renewability is yearly to age 70 if insured is still employed full-time.
<b>Policy Fees</b>	\$40	\$40
<b>Total Disability</b>	Regular occupation for 24 months; any occupation thereafter.	Regular occupation for 60 months for classes 4A and 3A, and 24 months for classes 2A, A, and B; any occupation thereafter.
<b>Partial Disability</b>	50% of income benefit. Maximum 6 months	50% of income benefit. Maximum 6 months
<b>Waiver of Premium</b>	Yes, after 90 days	Yes, after 90 days
<b>Cost of Living Adjustment</b>	Yes, based on CPI up to 7%	Yes, as an optional benefit
<b>Presumed Total Disability</b>	Yes	Yes
<b>Recurrent Disability</b>	Yes	Yes
<b>Integrated Benefits</b>	Yes	Yes
<b>Accidental Death Benefit</b>	Yes, as an optional benefit	Yes, as an optional benefit
<b>Guaranteed Insurability Benefit</b>	Yes, as an optional benefit	Yes, as an optional benefit
<b>Refund of Premium Rider</b>	Yes, as an optional benefit	N/A
<b>Special Features</b>	Cost of Living Adjustment is built-in	Cash surrender values Automatic premium loan
<b>Target Market</b>	Level Premium DI is targeted to clients who need protection against loss of income. Most people do not have six months to a year's worth of salary in a saving account. Small business owners, sole proprietors, self-employed consultants and professionals who have no long term and short term disability group/association benefits are the best prospects for this type of coverage.	Cash Value DI was developed for the middle to upper income entrepreneur who needs the insurance coverage should he or she become disabled, but also the opportunity to recoup some of the costs associated with the plan. The cash values can supplement retirement income or provide coverage should the client wish to stop paying premiums. For the higher occupational classes, 4A and 3A, there is a more generous "regular occupation" clause that protects the insured for up to 5 years in his or her regular occupational field. This plan is attractive to high-income sole proprietors, small business owners, and self-employed consultants.

# PRODUCT FEATURES AND ATTRIBUTES

Attributes	LIVING BENEFITS (LONG TERM CARE)		LIVING BENEFITS (CRITICAL ILLNESS)
	Facility Care	Home Care Benefit	
Issue Ages (age nearest birthday)	30 - 80	30 - 75	18 to 65
Premium Payment Periods	Longer of 20 years or to age 65	Longer of 20 years or to age 65	Level Premium to age 75 (T75), Level Premium to age 100 (T100), 10 year Renewable Term to age 75 (T10)
Eligibility (Occupational Classes)	N/A	N/A	N/A
Waiting Periods	0-day, 90-day	60-day, 90-day	N/A
Benefit Periods	1 year, 2 years, 5 years, Lifetime	365 days, 730 days, 1825 days, Lifetime	N/A
Maximum Issue Limit	Maximum \$300 per day	Maximum \$300 per day	\$1,000,000 for personal coverage, \$2,000,000 for business coverage. Coverage amounts are available in \$1,000 units from \$10,000
Renewability	Guaranteed Renewable. The premium is guaranteed not to increase during the first five policy years, however after that time premiums can be increased. Any increases are guaranteed not to exceed in total, 50% of the original premium excluding policy fee. Premiums cannot be changed once they have been paid throughout the entire payment period.	Guaranteed Renewable. The premium is guaranteed not to increase during the first five policy years, however after that time premiums can be increased. Any increases are guaranteed not to exceed in total, 50% of the original premium excluding policy fee. Premiums cannot be changed once they have been paid throughout the entire payment period.	Rates and Benefits are guaranteed throughout the life of the contract.  Early Prostate Cancer rider has a guaranteed rate for the first 5 policy years. Thereafter, the company reserves the right to change the renewal premium. The change will occur for all policies issued to persons of the same classification and living in the same province.
Policy Fees	Individual Policy: \$60 Multiplan: each additional life is \$40	N/A	Individual Policy: \$60 Multiplan: each additional policy is \$40
Total Disability	N/A	N/A	N/A
Partial Disability	N/A	N/A	N/A
Waiver of Premium	Included, while receiving benefits	Included, while receiving benefits	Available as an Optional Benefit
Cost of Living Adjustment	Yes, as an optional benefit	Yes, as an optional benefit	N/A
Presumed Total Disability	N/A	N/A	N/A
Recurrent Disability	N/A	N/A	N/A
Integrated Benefits	No	Yes	N/A
Accidental Death Benefit	N/A	N/A	N/A
Guaranteed Insurability Benefit	N/A	N/A	N/A
Refund of Premium Rider	Yes, as an optional benefit	N/A	Yes. A built-in Return of Premium on Death. 100% of premiums refunded if Insured dies as a result of a condition not on the Covered Condition list or during the 30 day Survival Period.  An optional Return of Premium on Expiry is also available
Future Purchase Option	Yes, as an optional benefit	Yes, as an optional benefit	
Special Features	<p>The benefit is available in daily units of \$10 and is payable after the waiting period. Facility Care can be purchased on its own without the addition of Home Care or Return of Premium benefits.</p> <p>If two or more people, under the same roof both join the plan at the same time, they will receive a 10% reduction in the total annual premium. client and live-in partner both join the plan at the same time, they will receive a 10% reduction in total annual premium (including the policy fee).</p> <p>All RBC Insurance Long Term Care policies provide a Facility Care benefit. When health or personal care services are required on a long-term basis in a long-term care facility at the order of a physician the facility care benefit will be paid.</p>	<p>The benefit is available in daily units of \$10 and is payable after the waiting period. The Home Care daily benefit may be equal to or less than the Facility Care benefit but it cannot exceed it. Home Care may not be purchased on its own. It must be added to a policy containing Facility Care.</p> <p>The Home Care benefit is available in addition to Facility Care. This benefit will pay for the cost of a medically necessary long-term care program recommended by a physician and provided by a licensed nurse, an authorized employee of a Health Care Agency, or private caregiver.</p>	<p>Pays a lump sum benefit on first diagnosis and survival of at least 30 days from the following: heart attack, cancer, stroke, coronary artery disease requiring surgery, multiple sclerosis, kidney failure, coma, major organ transplant, paralysis, severe burns, deafness, blindness, Parkinson's Disease, Alzheimer's Disease, aorta surgery, heart valve replacement, loss of speech, motor neuron disease (ALS - Lou Gehrig's Disease), loss of limbs, occupational HIV infection.</p> <p>Critical Illness Outside of Canada - If a Covered Condition is diagnosed or occurs outside of Canada, a benefit will be payable upon submission of the medical records and based on the medical records the same diagnosis would have been made if the illness had occurred in Canada, immediate treatment would have been indicated under Canadian standards and the same treatment would have been advised if treatment had taken place in Canada.</p> <p>Early Prostate Cancer rider - Pays a benefit for early prostate cancer (Stage A or equivalent staging) if diagnosed prior to the Insured's age 65. Coverage is 25% of the base CI coverage to a maximum of \$25,000, once a benefit is paid under this rider, the rider terminates.</p> <p>Return of Premium Option - Available on T10 and T75 plans. Refunds 100% of annual premiums (including policy fee, premiums for medical extras and any other riders such as Disability Waiver of Premium, Return of Premium and Early Prostate Cancer) less any premium waived under the Disability Waiver of Premium benefit when the plan expires at age 75 and no CI benefit has been paid.</p> <p>Early Surrender feature. At the later of the policy anniversary nearest to the Insured's age 65 or the tenth policy anniversary, we will refund 75% of annual premiums paid (including policy fee, premiums for ROP, premiums for medical extras and any other riders such as Disability Waiver of Premium, Return of Premium and Early Prostate Cancer) less any premium waived under the Disability Waiver of Premium benefit. Coverage then terminates.</p>
Target Market	Facility Care is targeted to the age 30 to 80 market. Home Care is targeted to the age 30 to 75 market. Long Term Care protects your clients' savings, home and family assets as well as their children's financial security. It also safeguards their dignity by allowing them to receive professional attention in their own home or choose from a wide range of long term care facilities.		Business Owners, Self-employed Consultants, Contract Workers, Homemakers

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