

Level Term 20 at a glance...

Provides smokers and non-smokers with guaranteed level, convertible term protection. Available as a base plan or a rider.			
Issue Ages	20-55	Policy Fee	\$60 per year
Premium Payment Modal Factors	Monthly PAC: Annual Premium x 0.09 Semiannual: Annual Premium x 0.53		
Minimum Size	\$50,000	Maximum Size	\$10,000,000
Renewability	Non-renewable		
Convertibility	Any time within the 15-year period after issue but before age 65. The new policy will be any term life plan with an expiry date occurring after Insurance Age 90 or any permanent life plan which is then being issued by RBC Insurance.		
Return of Premium on Death Benefit	Issue Ages: 20-55		
	Upon death if before age 70. Provides full return of annual base premiums paid (without interest) on death, before age 70, if the policy is still in force.		
Accidental Death Benefit	Issue Ages: 20-55. Expires at age 65		
	Provides for an additional benefit to be paid, in addition to the sum insured, while the benefit is in force and where satisfactory proof of accidental death is submitted.		
	Rate: Female: \$0.75 per \$1,000. Male: \$1 per \$1,000		
	Minimum benefit: Lessor of sum insured and \$25,000 Maximum benefit: Lessor of sum insured and \$250,000		
Children's Term Rider	Issue Ages: 14 days to 20 years		
	<ul style="list-style-type: none"> Term insurance protection for the children of life insured. Premium pay period expires at first of 20 years or end of premium paying period of base plan Expiry is 31 days past policy anniversary nearest child's 25th birthday Conversion without evidence up to 10 times amount of term insurance under this rider, to maximum of \$150,000, may be applied for in writing any time after child's 20 birthday but no later than expiry date Annual premium reduced by amount equal to 20% annual premium during first 5 years 		
	Rate \$6 per \$1,000 of coverage		
	Minimum benefit	\$5,000	Maximum benefit
Payor Disability	Issue Ages: 18-55.		
	Available for payor if different from insured. All premiums including base, riders and policy fee will be waived upon total and continuous disability after the qualifying period of 6 continuous months of full disability of payor, prior to expiration of rider.		
	Rates as % of premium waived: Female=15%. Male=10%.		
Payor Death and Disability	Issue Ages: 18-55.		
	All premium, including base, riders and policy fee, waived if payor dies and written notice to company is received along with evidence or after 6 months of full disability and while such disability continues.		
	Rates as % of premium waived: Female=17% Male=12%		
Waiver of Premium	Issue Ages: 18-55.		
	All premium, including base, riders and policy fee, waived in event of total and continuous disability of insured. Includes base premium, riders (excluding CTR) and policy fee. Qualifying period is six consecutive months of full disability before waiver can commence.		
	Rates as % of premium waived: Female=15% Male=10%		

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