

Break into the disability insurance market

For advisor use only

Protect your client's greatest asset — their ability to earn an income — and see your sales commission break new targets. Here's an easy way to match your client's profile with the type of disability income insurance that best suits their income and lifestyle.

Professional Market	Business Owner and Middle-Income Market	Self-employed
<p>Fee-for-service professionals</p> <ul style="list-style-type: none"> Physicians and surgeons Attorneys Accountants (CA, CGA, CMA) <p>High-income executives</p> <ul style="list-style-type: none"> VPs and CEOs Consulting engineers MBAs <p>High-income earners in a “reverse discrimination” position</p> <ul style="list-style-type: none"> Group Long Term Disability (LTD) maximum decreases percentage of monthly income replaced 	<p>Small-business owners</p> <ul style="list-style-type: none"> Owners and managers with pure office duties Self-employed farmers <p>Middle-income individuals</p> <ul style="list-style-type: none"> Office employees Salespeople <p>Blue-collar workers</p> <ul style="list-style-type: none"> Plumbers, electricians, appliance repairmen 	<p>Self-employed</p> <ul style="list-style-type: none"> Professional Small-business owners Owner operators (truck drivers) Home-based individuals <p>Employees without disability coverage</p> <ul style="list-style-type: none"> Retail Health care industry Government rehired on contract <p>Covered by Group LTD where:</p> <ul style="list-style-type: none"> Workers are now on contract Cost is creating a concern for the employer <p>Clients with health impairments who cannot purchase traditional disability insurance</p>
<p>RBC Insurance® Solutions</p> <ul style="list-style-type: none"> The Professional Series® 	<p>RBC Insurance Solutions</p> <ul style="list-style-type: none"> The Foundation Series™ Bridge Series® 	<p>RBC Insurance Solutions</p> <ul style="list-style-type: none"> The Fundamental Series™

For more information, please contact your MGA or call your RBC Insurance Sales Consultant at 1-866-235-4332 or visit www.rbcinsurance.com/salesresourcecentre.

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