

Disability Insurance with Long Term Care Conversion Option: One product. Two solutions.

At RBC Insurance[®], we offer you protection to suit your changing needs throughout your lifetime. When you buy a disability insurance policy from RBC Insurance, you have the opportunity to convert it to a long term care policy down the road.* That's how we give you the flexibility of one product with the benefits of two solutions.



Disability insurance from RBC Insurance gives you the security of knowing you've made arrangements to replace all or part of your income in the event of a disability now and the convenience to convert a qualified policy to a long term care policy down the road. This means you can opt for long term care insurance to help protect your savings and assets should you require long term care at some point in the future.

A long term care conversion option built right into your plan

By purchasing a disability insurance policy with RBC Insurance, you get a long term care conversion option built right into your plan.* This means, from age 55 to 65, you have the opportunity to convert all or a portion of your disability insurance coverage to long term care insurance offered by RBC Insurance without having to provide evidence of your good health.

And we're giving you more products to choose from by applying the conversion option to several of our individual disability income plans — The Professional Series[®], The Foundation Series[™] and The Bridge Series[®].

With this solution, you'll get protection for today against the financial impact of a disability and a flexible option for long term care insurance that can protect you beyond your working years by addressing your future long term care needs. Long term care insurance provides a daily benefit after an elimination period if you lose the ability to care for yourself and require the services of a long term care facility or need care at home.*

What are the benefits of built-in conversion?

- The option to convert up to 100%[†] of the disability insurance benefit, giving you a dollar for dollar conversion ratio from disability insurance to long term care insurance.
- We offer the flexibility of partial conversions if you wish to keep part of your disability insurance plan intact.
- While other disability plans only allow conversion at age 65, with our disability insurance plan, you can convert any time between the ages of 55 and 65.

How does the conversion option work?

You have the opportunity to convert all or a portion of your disability insurance policy, without having to complete a medical questionnaire, to a new long term care insurance policy available at the time of conversion.

This means you can elect a conversion option on the policy's anniversary date when you reach 55 years of age and any time afterward until you reach 65 years of age.

Speak with your insurance advisor for full details.

Conversion eligibility

You are eligible to convert disability insurance benefits from age 55 to 65 provided:

- The disability benefits selected for conversion have been in force for at least 24 months
- You are not disabled
- You have not made a claim or received disability benefits in the 12 month period prior to your application for conversion
- You are not cognitively impaired
- You are not unable to perform two or more activities of daily living

How much can you convert?

The amount of long term care insurance coverage that you can convert depends on the amount of disability insurance coverage in force at the time of conversion.

The following chart outlines the maximum benefit available on conversion, but keep in mind you can also take advantage of partial conversions of the disability insurance amount.

Calculation	Total disability benefit amount	Long term care facility benefit amount
Conversion formula	Each \$1,000 per month	\$33 per day or monthly equivalent
Conversion maximum	\$6,000 per month	\$200 per day or monthly equivalent

Choose the disability insurance policy for a lifetime of protection

When you choose the protection of disability insurance, you're getting a lifetime of protection. It will give you the comfort of knowing your income is protected in the case of an illness or injury. At a suitable time, you'll have the option to convert all or a portion of your policy to a long term care policy.* It's a smart way to make sure you get the coverage you need to cover the costs of health or personal care services.



Call today

To learn how disability insurance from RBC Insurance can help to protect your income today and your assets tomorrow, call your insurance advisor.



RBC Insurance

Underwritten by RBC Life Insurance Company

* Subject to policy terms and conditions. Please review the policy for complete details and eligibility criteria.

† Offer is subject to a maximum conversion amount of \$6,000, a total maximum conversion of \$200 per day from all policies with RBC Insurance, and our normal issue and participation limits.

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