

A bundle with great savings and protection: Term life and critical illness insurance



Insurance

When you take the time to look at your insurance protection needs, you may discover that you need more than one type of insurance to provide protection for different stages of your life.

It's important to protect your family today with critical illness insurance in case you suffer from an insured critical illness, and it's equally important to protect their future with life insurance.

That's why we've made it easier for you to get the benefits of both by bundling them together. Now there's a simple way to benefit from all that term and critical illness insurance offer — plus additional savings when we waive the policy fee¹ on term insurance.²

Critical illness insurance

The RBC Insurance® Critical Illness Recovery Plan™ provides financial protection with a lump-sum payment to use however you choose when you are faced with an insured critical illness and you satisfy the waiting period. In addition to the lump-sum payment, the policy provides access to these valuable assistance services:

- Teladoc Medical Experts[‡] — Gives you access to the best specialists worldwide.
- Healing the Whole Person — A program that provides emotional support for you and your family.

How can I use the lump-sum benefit?

The lump-sum benefit amount you receive is yours to use in any manner you choose. For example, you can pay for daily expenses related to your recovery, reduce or pay off your mortgage or other debts, make alterations to your home, continue retirement savings, and more.



Health insurance for all stages of your life

Included with your critical illness insurance is a unique feature that allows you to convert your policy to a long term care insurance policy any time between the ages of 55 and 65 without having to provide evidence of your good health. This additional flexibility is a big advantage for you when you're ready to consider preparing for the costs of long term care services at home or in a facility, when you are no longer able to care for yourself.

Term insurance

Term life insurance from RBC Insurance can provide coverage for your family at an affordable cost, so you'll have more money to enjoy with your family now. Of course you always want to be there for them. But with insurance, you have the comfort of knowing that if anything happens to you, you have provided your family with additional security that can help with any debts you may leave behind. It can also protect investments and assets and can even top up or complement the insurance you may already have in place.

Having life insurance in place enables your family to maintain their standard of living in case something happens to you. It can mean the difference between knowing your family is financially protected, and worrying that they aren't.

Life insurance for all stages of your life

Should your needs change, our term insurance offers features to help you meet those changing needs:

- Our term insurance products allow you to convert to a permanent plan any time prior to age 71, without any evidence of good health.
- Our RBC *YourTerm*® 10 policy allows you to exchange to a Term 15, 20 or 30 policy at any time prior to the earlier of age 70 or the fifth policy anniversary, without evidence of good health.

Why bundle up?

Enjoy instant savings

When you apply for both critical illness and term insurance at the same time, you can enjoy savings on term insurance, making our already competitive rates even more attractive. When you think about it, it's a smart and affordable way to protect your family's financial future.

Term life and critical illness insurance for all stages of your life

You can feel good knowing you're making a wise decision by choosing the bundled protection of term and critical illness insurance along with the financial savings of doing so today.

Having the two together creates an easy, flexible option for you to protect yourself affordably for different needs throughout your life. And, there's one easy application to fill out.

Helping you save today

Once you have your term life insurance policy in place, we'll waive the policy fee¹ every year. It's our way of helping you save.

And, with the added benefit of having the option to convert critical illness insurance to long term care insurance, you're getting even more out of your insurance for all the stages of your life.

For more information about bundling term life with critical illness insurance, speak with your insurance advisor today.



Insurance

Underwritten by RBC Life Insurance Company

¹ Certain conditions apply. Policy fee savings on the Term policy will not be applicable if the Term coverage is exchanged or converted.

² This offer is only available for new Critical Illness Recovery Plan and RBC *YourTerm*. Both policies must be applied for and underwritten at the same time. These products are subject to other terms, conditions and provisions that are stipulated in the policy. This offer cannot be combined with any other offer.

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