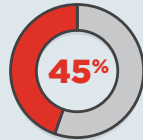




! IT WON'T HAPPEN TO ME

Workplace disability is more common than Canadian workers believe



BELIEVE THAT DISABILITY OCCURS INFREQUENTLY

BUT



1 IN 7 CANADIANS ARE CURRENTLY DISABLED*

AND



WILL EXPERIENCE A PERIOD OF DISABILITY LASTING LONGER THAN 90 DAYS DURING THEIR WORKING LIVES*

CANADIAN WORKERS VASTLY UNDERESTIMATE THE LIKELIHOOD THAT THEY WILL BECOME DISABLED, ACCORDING TO AN RBC INSURANCE SURVEY



96% OF CANADIANS BELIEVE THAT A DISABILITY COULD OCCUR AT ANY TIME

YET CANADIANS THINK THEY HAVE A 7% CHANCE OF DISABILITY

HOW DO YOU DEFINE DISABILITY?



72% SAY IT'S A PHYSICAL ACCIDENT



64% SAY IT'S A WORKPLACE RELATED ACCIDENT



45% CONSIDER DEPRESSION TO BE A DISABILITY



30% CONSIDER ANXIETY TO BE A DISABILITY



21% CONSIDER DIABETES TO BE A DISABILITY

BUT, LESS THAN 10% OF DISABILITIES ARE CAUSED BY ACCIDENTS

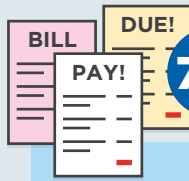


25% AGREE THAT DISABILITY IS THE RESULT OF NOT BEING CAREFUL

Yet, mental illness, cancer, cardiovascular diseases, and musculoskeletal diseases such as arthritis cause more disabilities than accidents**

In fact, these diseases are 6 times more likely to be the cause of disability

CANADIAN WORKERS ARE
FINANCIALLY ILL-PREPARED
 TO DEAL WITH DISABILITIES



76%

believe that should they become disabled and unable to work for three months there would be serious financial implications for their family, such as going into debt or having their retirement plans impacted

**IF UNABLE TO WORK
 DUE TO A DISABILITY**



34% WOULD DIP INTO THEIR PERSONAL SAVINGS TO PAY FOR ESSENTIAL LIVING EXPENSES



29% WOULD RELY ON THEIR SPOUSE/PARTNER'S INCOME



19% EXPECT GOVERNMENT SUPPORT



16% WOULD PULL FROM CASH IN INVESTMENTS



15% DON'T KNOW HOW THEY WOULD PAY FOR THEIR LIVING EXPENSES



27%

OF CANADIAN WORKERS HAVE HAD A FAMILY DISCUSSION ABOUT HOW DISABILITY WOULD FINANCIALLY IMPACT THEM



26%

OF CANADIANS SAY THEY COULD NOT PULL TOGETHER \$2,000 OVER THE NEXT MONTH IF AN EMERGENCY EXPENSE AROSE*



51%

OF CANADIANS BELIEVE THEY WOULD FIND THEMSELVES IN FINANCIAL DIFFICULTY IF THEIR PAY WAS DELAYED BY EVEN A WEEK*

HERE ARE A FEW THINGS
YOU SHOULD CONSIDER

- Do I have enough money saved to cover living expenses and health care bills throughout the entire length of my disability?
 - Disability benefits would allow you and your family to maintain your income as though you were still able to work full-time.
- Disability insurance is less expensive than you might think generally costing between 1-3% of your income.
- The best time to purchase disability insurance is before an injury or illness occurs.

RBC Insurance commissioned Ipsos to conduct a survey to gauge public opinion of Canadian workers regarding matters related to disability, disability in the workplace, and disability insurance coverage. The survey was conducted between July 14th to July 18th, 2014. In total, a sample of n=1,000 employed Canadians was surveyed online using Ipsos's iSay online panel. The precision of Ipsos's online survey are measured using a credibility interval, in this case the results are considered accurate to within +/- 3.5 percentage points, 19 times out of 20, had the entire population of Canadian workers been polled. *Statistics Canada, Commissioners disability table A; **World Health Organization - disease and injury country estimates; *The 2014 Canadian Payroll Association annual survey

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