



Quantum

We'll help you get it.

Individual income protection with full return to work benefits. A Quantum® policy offers comprehensive long-term disability protection with a selection of optional benefits. Premiums are level.

Client markets

This policy is for individuals who perform their work on a fee-for-service basis or those who are non-salaried professionals.

Availability

- Ages 18-60.
- Step rates available to those 35 years or younger. Step rate premiums allow you to pay less during the formative years of your business.
- Benefit periods: to age 65 or two or five years.
- Elimination periods: 30, 60, 90, 120, 180, 365 and 730 days.

Renewability

- Guaranteed renewable until age 65; thereafter the policy is conditionally renewable for life as long as you are working full time.
- Contract provisions are fully guaranteed to age 65 while premiums may be subject to change. RBC Insurance® cannot change your premiums unless it does so for an entire group of policyholders sharing similar characteristics.

Income protection

Benefits are payable if, as a result of an injury or illness, you have a reduced ability to work and a resulting loss of earnings of 20% or more. You must be under a physician's care and receiving treatment that's appropriate for the condition. In order for

benefits to continue, you are required to work in a reasonable occupation to the capacity you are able. Reasonable occupation is any gainful work to which you are reasonably suited based on your education, training and experience, or which could be expected to generate at least 60% of your prior earnings.

Exclusions

Benefits are not paid for disabilities due to:

- An act or accident of war
- Normal pregnancy or childbirth, but we do cover complications
- A period of incarceration

Limitations

When applying for benefits under this policy, you are required to apply for all other income benefits for which you are eligible. While disabled, you are required to work in a reasonable occupation to the capacity that you are able. Any benefits payable under this policy are subject to an 85% of earnings integration of benefit provision. Please refer to the policy or product profile for a more detailed list of exclusions.

Return to work feature

- **Return to work assistance benefits** — May start as early as the first day of your injury or illness. In order to enhance your ability to work, we may arrange and/or pay for items such as medical treatment, physical or psychological rehabilitation, vocational evaluation and retraining, business and financial

(continued on back)



Insurance

planning, and work-site modifications. If we offer to pay the cost of rehabilitation and it will help you to return to a reasonable occupation, you must satisfactorily participate or benefits will not be paid.

- **Recovery benefit** — Pays you the monthly benefit for up to 12 additional months while you continue to incur a loss of earnings of at least 20% if you have been disabled for the later of 90 days or the waiting period, are no longer disabled and have returned to work in a reasonable occupation.

Flexible options

- **Family Compassionate Care Benefit** — This benefit pays an amount equal to your monthly benefit should your spouse or child be diagnosed with a terminal illness. This benefit can help fill the income gap if you can't work in your regular occupation, or you can remain working and use the money to help pay for the care that is needed to support your family member during a terminal illness.
- **Long-term care conversion option** — If in the later policy years you find you have a reduced need for disability income protection, you have the option to convert your policy to a long-term care policy. From ages 55 to 65, you can convert all or a portion of your disability insurance benefit (up to \$6,000 per month/\$200 per day) to an equivalent amount of long-term care benefit, without having to provide evidence of good health. Some conversion restrictions apply.
- **Additional monthly benefits** — Depending on your particular needs, you can have additional coverage added to your base coverage.
- **Future income option** — To help your coverage keep pace with your rising income, you can purchase additional coverage on each policy anniversary date up to age 55 without having to prove your health status. A one-time single off-anniversary option is also available.
- **Cost of living benefit** — While you are disabled, our cost of living benefit protects you against inflation by ensuring that your disability benefit is adjusted by the change in the Consumer Price Index (CPI), with a 2% minimum and a 10% maximum, compounded annually.
- **Retirement protection** — This feature helps you continue to make contributions to a retirement savings program while totally disabled (available as a separate policy).
- **Health care profession rider** — If you are a qualified health care professional, you may be at risk of exposure to HIV or hepatitis B and C. As a result, we require that you purchase this rider at no cost to you. However, we reserve the right to charge premiums in the future. If you become HIV-impaired or hepatitis-impaired and due to your impairment you meet one of the conditions of the rider, you will be considered disabled.

- **Critical Illness Recovery Plan™** — Available as a separate policy (please refer to the Critical Illness Recovery Plan fact sheet for full details). The Critical Illness Recovery Plan policy provides lifestyle protection that pays a lump sum benefit if you are diagnosed with any one of the covered catastrophic illnesses or injuries. You may use this benefit in any way you wish, such as seeking medical treatment, securing nursing care or paying down debt.

Unparalleled support

Medical Confidence⁺

This unique high touch navigation service provides, at the time of your claim, timely access to Canadian specialists who offer the shortest possible wait time and the ideal skill set to diagnose and treat your health condition. Governed by the Canadian Health Act, they work in partnership with primary care practitioners while leveraging their proprietary national network of more than 11,000 highly qualified practicing specialists. Medical Confidence services provide:

- Initial medical history and ongoing one-on-one telephonic access to a registered nurse
- Access to leading physician specialists suited to assess, diagnose and treat your specific condition
- Reduced wait times and faster access to treatment
- End-to-end support including pre-appointment coaching, first-appointment booking and post-appointment follow-up

We make it easy

- At the time of application, financial documentation is not required for monthly benefits less than \$3,000, but may be required at the time of your claim.
- At the time of a disability, one seamless definition of disability eliminates confusion over which benefit to apply for.
- Flexible options are available to customize protection and plan for the future.
- Premiums can be controlled by choosing the plan design and benefit amount that suits the budget.
- Discounts may be available in multi-life situations.
- Larger benefits may be available to groups where members have existing group long-term disability coverage.

There are limitations and exclusions attached to this policy. Actual policy language will prevail. Please refer to the policy for the complete list of limitations and exclusions for more information about this coverage.

For more information, please speak with your insurance advisor today.



Insurance

Underwritten by RBC Life Insurance Company

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