



DISABILITY: A CANADIAN REALITY

PROTECT YOUR MOST VALUABLE ASSET — YOUR ABILITY TO EARN AN INCOME

IT'S MORE COMMON THAN YOU THINK

1 IN 7 CANADIANS HAVE A DISABILITY¹

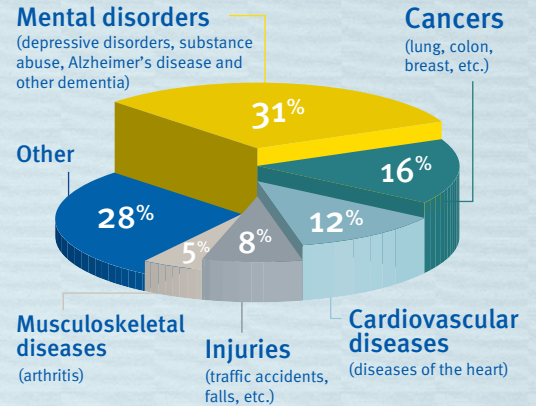


MOST DISABLED PEOPLE ARE
NOT BORN WITH THEIR DISABILITY

1 IN 3

WORKING-AGE CANADIANS WILL
BECOME DISABLED AND UNABLE TO
WORK BEFORE THEY TURN 65²

THE MOST COMMON FORMS MAY SURPRISE YOU³



Less than **10%** of disabilities are caused by accidents, such as workplace injuries or vehicular accidents

COSTS ADD UP OVER TIME

When a disability lasts longer than **90 days**, the length of that disability averages between **2.1 and 3.2 years**⁴



An average 30-year-old Canadian has over **three million dollars** of income at risk due to disability⁵

IF YOU'RE DISABLED YOU ARE LIKELY TO NEED IN-HOME HELP⁶



60% of disabled people need help with daily activities, such as walking, cooking, cleaning, personal hygiene

IT'S MORE AFFORDABLE THAN YOU THINK

1% TO 3% OF ANNUAL INCOME⁷

Learn more about the potential impact disability could have on you and your family. Visit www.rbcinsurance.com/protectyourincome or speak to your Insurance Advisor.

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¹ Statistics Canada ² 1985 Commissioners Individual Disability Table A ³ World Health Organization — Disease and injury country estimates (November 2013) ⁴ 1985 Commissioners Individual Disability Table A ⁵ RBC Insurance assumes average age of Canadian = 30 average individual income = \$50k and annual increases of 3% and retirement at age 65 ⁶ Statistics Canada — Participation and Activity Limitation Survey 2006 ⁷ Based on the purchase of the maximum benefit amount available for individuals aged 35-45 with incomes of \$60-100k a year.