

Today's flexibility that meets tomorrow's needs



Insurance

At RBC Insurance®, we offer you the protection to suit your changing needs throughout your lifetime. You have the opportunity to convert your Critical Illness Recovery Plan™ policy to a long term care policy when you're ready — flexibility that is offered by RBC Insurance.

This convenient option provides additional protection for your savings and assets should you require long term care at some point in the future.

What is long term care insurance?

Long term care insurance offered by RBC Insurance provides you with financial resources to help take control of your future health and personal care services. It provides a flexible range of benefits and features to choose from so that you can customize a plan for your specific needs.

Long term care insurance pays a daily benefit if you:

- Lose the ability to care for yourself due to cognitive impairment or a condition that results in the inability to perform two or more activities of daily living identified in the policy (e.g. bathing, dressing) and
- Require the services of a long term care facility or professional assistance at home

A unique long term care conversion option built right into your plan

By purchasing a Critical Illness Recovery Plan policy with RBC Insurance, you get a long term care conversion benefit built right into your plan. This means, from age 55 to 65, it allows you to convert all or a portion of your critical illness coverage to long term care insurance offered by RBC Insurance without having to provide evidence of your good health.¹ We've made it so easy by removing the need to reapply for coverage — making the conversion option readily available when the time is right for you.



How does the conversion option work?

You can convert all or a portion of your critical illness policy to a new long term care insurance policy available at the time of conversion. And we make it easier to convert since you don't have to complete a medical questionnaire.

This means you can select a conversion option on the policy's anniversary date when you reach 55 years of age and each policy anniversary afterwards until you reach 65 years of age.

How much can you convert?

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

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



Amount of critical illness coverage in force at time of conversion	Maximum amount of long term care coverage available at time of conversion
\$25,000 but not exceeding \$99,000	\$110 per day (or monthly equivalent)
\$100,000 but not exceeding \$249,000	\$150 per day (or monthly equivalent)
\$250,000 but not exceeding \$2,000,000	\$200 per day (or monthly equivalent)

Protect your savings and assets today with critical illness insurance, knowing you have the flexibility to choose protection for tomorrow.

To learn more about the Critical Illness Recovery Plan and long term care insurance, call your insurance advisor today.



Insurance

Underwritten by RBC Life Insurance Company

¹ Please refer to the policy language or speak to an RBC Insurance advisor to learn more about additional requirements.

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