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## Protecting your client's future: Why disability insurance matters

**May is Disability Insurance Awareness Month!** While many Canadians protect their valuable possessions, far fewer safeguard their most important asset: their ability to earn an income<sup>1</sup>.

Even though many of us recognize the importance of disability insurance, only 10% of Canadians are actually covered<sup>1</sup>.

### Protecting your client's income

A client's ability to earn an income is their most valuable asset. Without their health, they can't work. Without an income, everyday expenses quickly become unmanageable. Many clients assume a disability will never happen to them.

The reality is different. A 35-year-old has a 50% chance of experiencing a disability before the age of 65<sup>2</sup>. If that were to happen, about half would rely on their personal savings if they ever lost their ability to earn an income.

### Why disability insurance matters

RBC Insurance<sup>®</sup> continues to be a leader in the disability insurance market thanks to our decades of experience, best-in-class claims management services and support.

Our offerings provide essential income protection when your clients need it most, whether injured, ill or a mental health event stops them from working. We deliver a personalized and unique return-to-work experience by ensuring your clients' best interests are top of mind during the claims process.

### Resources

- Access our [Income Protection Guide](#) to help protect what matters most to your clients.
- Visit the [Sales Resource Centre](#) to explore our comprehensive range of disability insurance solutions.
- Read more about all our product and market highlights in our [Value in Choice flyer](#).

### Questions?

Please call your local RBC Insurance regional office at 1-866-235-4332 or reach out to your Senior Sales Consultant.

<sup>1</sup> [What's the plan when life happens? Most Canadians don't have one: RBC Insurance poll](#), Oct. 2025

<sup>2</sup> [Individual Income Protection: When you protect your income, you protect what matters most](#), RBC Insurance, 2019