Term 10 and Term 20

Protect your family ... affordably

Insurance

Protection for your family. A greater sense of comfort for you. All at an affordable cost.

Most of us want to know our family will be protected with the right amount of life insurance. But we also want to enjoy life today.

Term 10 and Term 20 life insurance from RBC Insurance® can help protect your family at an affordable cost, so you can have more money to enjoy with your family now. Of course you always want to be there for them. But with life insurance, you have the comfort of knowing that if anything happens to you, you have provided your family with additional security that can help with any large debts you may leave behind.

If you are leading a healthy lifestyle, our term insurance may reward you for your excellent health with preferred rates.

A healthy lifestyle can mean lower rates

People who lead a healthy lifestyle will appreciate the great rates they can enjoy when purchasing our Term 10 and Term 20 products. To help you enjoy the lowest rates possible, RBC Insurance takes both your good personal health and your family history into account.

Preferred underwriting applies for insurance amounts of $250,000 or more. If you are leading a healthy lifestyle, enjoy above average health and have a good family history, RBC Insurance will reward your efforts with savings on your insurance premiums. At RBC Insurance we also offer very competitive rates for people of average good health and lifestyle, or for people who need less than $250,000 of insurance.

Ask your advisor about RBC Insurance preferred underwriting health and lifestyle criteria.

Term life insurance

- Provides insurance coverage for 10 or 20 years.
- At the end of every term, the policy automatically renews for another 10 or 20 year term, and the premiums increase.
- Your premiums are fully guaranteed.
- A Term 10 policy may be exchanged for a Term 15, 20 or 30 policy that we offer at the time of exchange, without your providing evidence of insurability. The exchange must occur prior to the earlier of the fifth policy anniversary and insurance age 70 of the life insured.
- At any time until age 71, you can convert this term policy to a permanent life insurance policy.
- Coverage ends on the policy anniversary nearest your 80th birthday.

Additional protection for your family

- You can insure up to two family members with a joint first-to-die option that provides a death benefit payable on the first death, at which point coverage terminates. Within 60 days of the first death, survivors can convert their term policy to one of our permanent plans. It also provides an additional benefit equal to the base policy sum if a second insured person dies within 60 days of the first death.
- Life insurance coverage can be added as a single-life or joint-life rider through either Term 10 or Term 20. It can provide additional coverage for the life insured under the base policy, or it can be issued on an additional life such as a spouse's. Coverage ends at the earlier of the insured's 80th birthday or when the base coverage terminates. If the person insured under the term rider survives the person insured under the base plan, the conversion privilege for the term rider will be extended for 60 days.
- Affordable coverage for your children can be added through term insurance. Any child born or legally adopted after the rider is issued is automatically covered from the age of 14 days. And, premiums won't increase when additional children are insured.
- Coverage for accidental death can be added, paying an additional death benefit if you die as a direct result of an accident.
- Coverage in the case of a serious injury that results in disability can be included. A total disability waiver of premium benefit rider waives the payment of policy premiums if you become totally disabled. If you're not paying your own insurance premiums, it covers against the death or total disability of the person paying the premiums by waiving them.

Ask your advisor for complete details about our optional riders and policy features.

You can count on RBC Insurance to protect your family.

Speak to your advisor today about these affordable term insurance options.

Insurance

Underwritten by RBC Life Insurance Company

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