



Individual Income Protection

When you protect your income,
you protect what matters most.



Insurance

What's your most valuable asset?

You may think that your home, car or investment account is the most valuable thing you own. But we believe that your most valuable asset is your ability to make a living. Without it, you wouldn't be able to enjoy all the things that make your lifestyle possible.

Can you put a price on this? The chart below measures your earning potential over time.



Your health is your wealth

Based on your current annual income, these are your potential earnings to age 65, assuming a 2.5% increase each year.

At age	\$24,000	\$36,000	\$48,000	\$60,000	\$72,000	\$84,000	\$96,000	\$120,000	\$180,000
25	1,617,661.28	2,426,491.93	3,235,322.57	4,044,153.21	4,852,983.85	5,661,814.50	6,470,645.14	8,088,306.42	12,132,459.64
26	1,554,791.50	2,332,187.25	3,109,582.99	3,886,978.74	4,664,374.49	5,441,770.24	6,219,165.99	7,773,957.49	11,660,936.23
27	1,493,455.12	2,240,182.68	2,986,910.24	3,733,637.80	4,480,365.36	5,227,092.92	5,973,820.48	7,467,275.60	11,200,913.40
28	1,433,614.75	2,150,422.13	2,867,229.50	3,584,036.88	4,300,844.25	5,017,651.63	5,734,459.00	7,168,073.75	10,752,110.63
29	1,375,233.90	2,062,850.85	2,750,467.81	3,438,084.76	4,125,701.71	4,813,318.66	5,500,935.61	6,876,169.52	10,314,254.27
30	1,318,276.98	1,977,415.47	2,636,553.96	3,295,692.45	3,954,830.94	4,613,969.43	5,273,107.91	6,591,384.89	9,887,077.34
31	1,262,709.25	1,894,063.87	2,525,418.49	3,156,773.12	3,788,127.74	4,419,482.37	5,050,836.99	6,313,546.24	9,470,319.36
32	1,208,496.83	1,812,745.24	2,416,993.65	3,021,242.07	3,625,490.48	4,229,738.89	4,833,987.31	6,042,484.13	9,063,726.20
33	1,155,606.66	1,733,409.99	2,311,213.32	2,889,016.65	3,466,819.98	4,044,623.31	4,622,426.64	5,778,033.30	8,667,049.95
34	1,104,006.50	1,656,009.75	2,208,013.00	2,760,016.24	3,312,019.49	3,864,022.74	4,416,025.99	5,520,032.49	8,280,048.73
35	1,053,664.88	1,580,497.31	2,107,329.75	2,634,162.19	3,160,994.63	3,687,827.07	4,214,659.50	5,268,324.38	7,902,486.57
36	1,004,551.10	1,506,826.65	2,009,102.20	2,511,377.75	3,013,653.30	3,515,928.84	4,018,204.39	5,022,755.49	7,534,133.24
37	956,635.22	1,434,952.83	1,913,270.44	2,391,588.05	2,869,905.65	3,348,223.26	3,826,540.87	4,783,176.09	7,174,764.14
38	909,888.02	1,364,832.03	1,819,776.04	2,274,720.04	2,729,664.05	3,184,608.06	3,639,552.07	4,549,440.09	6,824,160.13
39	864,280.99	1,296,421.49	1,728,561.99	2,160,702.48	2,592,842.98	3,024,983.47	3,457,123.97	4,321,404.96	6,482,107.45
40	819,786.33	1,229,679.50	1,639,572.67	2,049,465.84	2,459,359.00	2,869,252.17	3,279,145.34	4,098,931.67	6,148,397.51
41	776,376.91	1,164,565.37	1,552,753.82	1,940,942.28	2,329,130.73	2,717,319.19	3,105,507.65	3,881,884.56	5,822,826.84
42	734,026.26	1,101,039.38	1,468,052.51	1,835,065.64	2,202,078.77	2,569,091.89	2,936,105.02	3,670,131.28	5,505,196.91
43	692,708.54	1,039,062.81	1,385,417.08	1,731,771.35	2,078,125.63	2,424,479.90	2,770,834.17	3,463,542.71	5,195,314.06
44	652,398.58	978,597.87	1,304,797.15	1,630,996.44	1,957,195.73	2,283,395.02	2,609,594.31	3,261,992.89	4,892,989.33
45	613,071.78	919,607.67	1,226,143.57	1,532,679.46	1,839,215.35	2,145,751.24	2,452,287.13	3,065,358.91	4,598,038.37
46	574,704.18	862,056.27	1,149,408.36	1,436,760.45	1,724,112.53	2,011,464.62	2,298,816.71	2,873,520.89	4,310,281.34
47	\$537,272.37	\$805,908.55	\$1,074,544.74	\$1,343,180.92	\$1,611,817.11	\$1,880,453.29	\$2,149,089.48	\$2,686,361.84	\$4,029,542.77
48	\$500,753.53	\$751,130.30	\$1,001,507.06	\$1,251,883.83	\$1,502,260.59	\$1,752,637.36	\$2,003,014.12	\$2,503,767.65	\$3,755,651.48
49	\$465,125.40	\$697,688.09	\$930,250.79	\$1,162,813.49	\$1,395,376.19	\$1,627,938.89	\$1,860,501.58	\$2,325,626.98	\$3,488,440.47
50	\$430,366.24	\$645,549.36	\$860,732.48	\$1,075,915.60	\$1,291,098.72	\$1,506,281.84	\$1,721,464.96	\$2,151,831.20	\$3,227,746.80
51	\$396,454.87	\$594,682.30	\$792,909.74	\$991,137.17	\$1,189,364.60	\$1,387,592.04	\$1,585,819.47	\$1,982,274.34	\$2,973,411.51
52	\$363,370.60	\$545,055.90	\$726,741.21	\$908,426.51	\$1,090,111.81	\$1,271,797.11	\$1,453,482.41	\$1,816,853.02	\$2,725,279.52
53	\$331,093.27	\$496,639.91	\$662,186.54	\$827,733.18	\$993,279.81	\$1,158,826.45	\$1,324,373.09	\$1,655,466.36	\$2,483,199.53
54	\$299,603.19	\$449,404.79	\$599,206.38	\$749,007.98	\$898,809.57	\$1,048,611.17	\$1,198,412.77	\$1,498,015.96	\$2,247,023.94
55	\$268,881.16	\$403,321.74	\$537,762.32	\$672,202.91	\$806,643.49	\$941,084.07	\$1,075,524.65	\$1,344,405.81	\$2,016,608.72

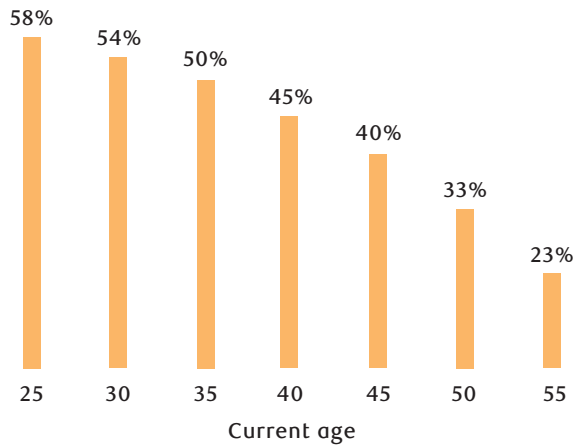
What are the odds?

Naturally, we all like to assume that nothing serious will ever happen to us, or interfere with our most valuable asset: the ability to earn a living. But the fact is that things can happen to anyone, and the statistics tell the real story:

- A 35-year-old has a 50% chance of a disability lasting 90 days or longer.¹
- 1 in 4 Canadians will contract heart disease.²
- Of those diagnosed with heart disease, 1 in 2 are under the age of 65.²

Here, at various ages, are the chances of incurring a 90 day or greater total disability prior to age 65.

Probability of 90 day disability prior to age 65



What are the time frames?

If your disability lasts longer than 90 days, the average length will be:¹

Age	Duration	Age	Duration
25	2.1 years	45	3.2 years
30	2.5 years	50	3.1 years
35	2.8 years	55	2.6 years
40	3.1 years	60	1.6 years

Imagine the ramifications of being disabled and without earnings for more than three years. No matter how successful your career may be at that point, your living expenses and other financial obligations might quickly exhaust your savings and jeopardize the very assets you worked so hard to build.



¹ 1985 Commissioners Individual Disability Table A.

² Heart and Stroke Foundation

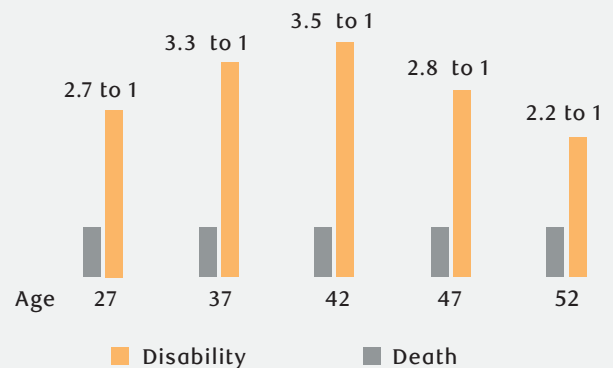
What are you protecting?

You may have several insurance policies, and each one protects something different: your life, home, car or valuables. But none of these would help if you became disabled.

Disability insurance is designed to provide income if you sustain a serious illness or injury. It allows you and your family to maintain your lifestyle during a difficult period.

How likely are you to suffer a long term disability that lasts more than 90 days? Surprisingly, the statistics show that you're more likely to become disabled than to die prematurely.

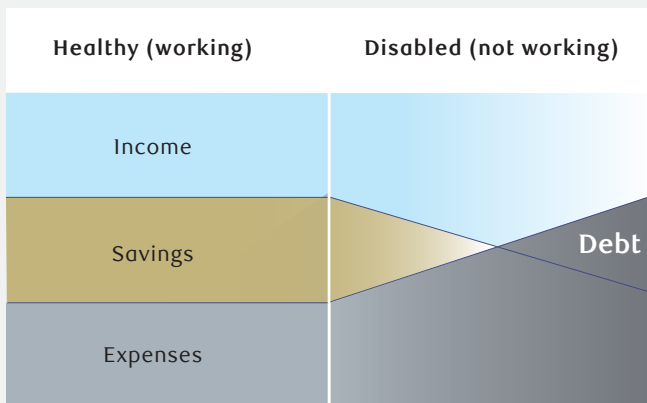
Odds of long term disability vs. death*



* Society of Actuaries, 1980 and 1985.

Long term disability: financial consequences

There's less money coming in and more going out. It's a dangerous situation. Your income plummets while you can't work, yet your expenses are growing. In addition to your regular costs of living, you must also cover medical expenses and other bills related to your disability.



A disability can be financially draining over the long haul. Consider how much money you'd lose if you couldn't earn an income because of a disability that lasted until you were 65.

Options for replacing lost income

There really aren't many ways to replace the income you'd lose if you became disabled. This table presents a few ideas, observations and key questions for each option. How comfortable would you be with any of these?

Option	Observations	Questions
Savings	It takes a long time to build up a significant savings reserve.	How quickly would your savings be depleted if you had to live off them?
Non-liquid assets	Some have value beyond their monetary worth.	Would you get full value for them? Could you ever replace them?
Loans	Borrowing isn't always easy – or possible.	Would you qualify? How and when could you pay back a loan?
Other household sources of income	Your spouse's income will have to suffice.	What about the emotional burden? Could you maintain your family's lifestyle?
Canada/Quebec Pension Plan Disability Benefit	To qualify, you must sustain a severe and indefinite mental or physical disability and be unable to work at any occupation.	Would you be among the applicants who never collect a cent?
Group long-term disability insurance	A good start, but if you're highly compensated, it may not cover enough of your income.	Will your policy replace enough income, and for a long time period, to maintain your lifestyle?
Individual disability insurance	A sensible option that gives you the control, peace of mind and comprehensive protection you and your family deserve.	For more information, please visit www.rbcinsurance.com .

Take a moment to consider...

You may be one of the millions of working Canadians with little or no income protection who qualify for disability income insurance. This is an important plan to consider since it can protect your income if an illness or injury takes you out of the workforce.

This protection is the best way to ensure that your expenses will be met, without jeopardizing your family's financial security. Getting started is simple. Simply contact an RBC Insurance® representative for details about this or any of our products and services.



How would you replace lost income?

Group coverage?

Even if you have group benefits, they may not be adequate over the long term. Many group plans may only replace about half of your net income. Would that be enough?

Your savings?

You could save 5% of your income every year for 10 years. But those savings could quickly become depleted after only one year of having a disability. What would you do after that?

Spouse or family?

Would one income be enough to cover the expenses previously covered by two wage earners? Could your spouse (or supporting family member) continue to earn as much money while juggling the responsibilities of their job, running a home and caring for you?

Borrowing?

Getting a loan isn't always easy or possible. Would you qualify? How and when could you repay a loan?

The solution:

Individual Income Protection

This is the sensible option that gives you the control, peace of mind and comprehensive protection you and your family deserve.

To learn more, speak with your insurance advisor today.

What would it take to replace your lost earnings?

Fill in the blanks to estimate the costs you'd have to cover if you became disabled.

Expenses Worksheet

Mortgage or Rent	\$	_____
Property Taxes	\$	_____
Property Insurance	\$	_____
Food	\$	_____
Clothing	\$	_____
Utilities	\$	_____
Medical Expenses	\$	_____
Credit Payments	\$	_____
Auto Expenses	\$	_____
Auto Insurance	\$	_____
Home Maintenance	\$	_____
Life Insurance	\$	_____
Educational Expenses	\$	_____
Retirement Savings	\$	_____
Miscellaneous	\$	_____

TOTAL

(Monthly income needed) \$ _____



Insurance

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