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RBC DOMINION SECURITIES

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PROTECTING YOUR FINANCIAL SECURITY WITH LIVING BENEFITS

Living Benefits provide you with a benefit if you are unable to work, have to pay additional recuperative costs due to your medical condition or are unable to care for yourself. By using these products within a wealth protection strategy, you can ensure the financial stability of your family in the event of an injury or illness.

LONG-TERM CARE

- Subsidizes, through payment of a daily benefit, any long term care needs, such as home-care assistance or a stay at a public or private health care facility
- Allows you to pay for future potential costs while earning an income, as opposed to diminishing an investment portfolio or imposing costs on family
- Enables you to make claims once you cannot independently perform at least 2 Activities Of Daily Living (ADL), such as dressing or feeding yourself

CRITICAL ILLNESS

Critical illness insurance provides peace of mind and the means to deal with the diagnosis and recovery from a severe accident or as many as 24+ illnesses, such as cancer, heart attack, stroke, and Alzheimer's disease

According to statistics provided by the Heart and Stroke Foundation of Canada and the National Cancer Institute of Canada:

- One in four Canadians will have a heart condition in their lifetime
- More than one in three Canadians will develop a life-threatening cancer
- As medical science progresses, the chances of surviving a once fatal illness are increasing, as is your burden of funding the treatment
- 73 per cent of males and 77 per cent of females who develop cancer will survive
- 86 per cent of heart attack patients admitted to hospital survive
- 75 per cent of stroke victims survive
- The lump-sum payment is used at your discretion. You might use it to pay for private treatment or to take a family vacation – it's your choice
- If no claim is made, premiums may be refunded either at death or upon expiry of the policy (dependant on your contract options)



RBC Wealth Management

Living Benefits are an important part of your insurance portfolio. You have worked hard to save and build wealth, so avoid having to liquidate it as a result of health related reasons. Protect your lifestyle and gain peace of mind with the appropriate coverage.



DISABILITY INSURANCE

- Disability insurance replaces a portion of your income if you are unable to work and if you meet the definition of disability as outlined in your contract
- Definitions are very important – the better the plan, the broader the definitions
- Many people have group coverage through their employer, but the definitions usually are not very strong, and when you leave your employer you lose the coverage
- Owning individual insurance ensures coverage will be there until age 65, no matter where you work
- Coverage is based on your job and income at the time of issue and may not be altered if you change to a more dangerous job or earn less income

Talk to us today about protecting your financial security.

	Long Term Care	Critical Illness	Disability
What it offers	<ul style="list-style-type: none"> ■ Covers the cost of care, either at home or in a facility ■ Ensures that you do not deplete your retirement savings to support your health-care needs ■ Ensures that the burden of your care doesn't fall to your family 	<ul style="list-style-type: none"> ■ Pays a lump sum when you are diagnosed with one of a number of prescribed illnesses and conditions ■ Offers proceeds that allow you to travel for the best care and/or allow your family to take the time from work to be with you 	<ul style="list-style-type: none"> ■ Replaces your income in the event of sickness or disability ■ Ensures that you continue to earn an income even after you are unable to work ■ Ensures that your family's standard of living and lifestyle are not interrupted
How it works	<ul style="list-style-type: none"> ■ Benefit provides an income to a maximum of \$300/day ■ Benefit is payable directly to you ■ Benefit is payable when you cannot independently perform some activities of daily living (ADLs) 	<ul style="list-style-type: none"> ■ Maximum coverage is typically \$2.5 million ■ Benefit is payable directly to you if you survive the illness for a minimum of 30 days after diagnosis 	<ul style="list-style-type: none"> ■ Maximum coverage is a percentage of pre-disability wages based largely on your current and prior years' income ■ Benefit is payable when you meet the definition of disability in your contract
Why consider it	<ul style="list-style-type: none"> ■ Government facilities are over-extended and private care can be \$1,600 – \$9,000/month* ■ Home care costs can add up very fast (\$18 – \$70/hour)* ■ You need to remove the financial burden of care from your portfolio and your family 	<ul style="list-style-type: none"> ■ More Canadians are surviving illnesses than ever before, and they will continue to do so thanks to scientific and medical advances ■ Supplement the current publicly funded health care system and avoid potentially life-threatening delays 	<ul style="list-style-type: none"> ■ Group coverage is often inadequate and is never portable ■ Disability can affect anyone at any time or age – almost 1 in 5 individual claims are made by people under the age of 40* ■ Your most valuable asset is likely your ability to earn an income – why not insure it?
	* RBC Insurance, Long Term Care In Ontario - 2010		* RBC Insurance, Disability Insurance, 11/2010

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