

RBC *Express*TERM Product Information

In the time it takes to open a new bank account,
your customers could get term life insurance.

How simple is that!

Simple, indeed. It's RBC *Express*TERM™. Quality term life insurance with a fast, hassle-free buying process that's as customer-friendly as you are.

Thanks to cutting-edge Internet technology, your customers can get up to \$250,000* in coverage in as little as 15 minutes, with no medical exam — just a few health questions — and no lengthy underwriting delays.

Face-to-face or over the phone with the professional guidance of a licensed agent. Either way, RBC *Express*TERM is solid, dependable protection delivered with speed, convenience and intelligence. In other words, the way life insurance should be.

RBC *Express*TERM is versatile.

Perfect for face-to-face or over-the-phone sales – Agents can complete the sale with a customer using any computer with an Internet connection.

RBC *Express*TERM can help you grow.

- *Expand relationships and improve retention* – RBC *Express*TERM is another great reason for your customers to do business with you.
- *Increase customer satisfaction and build brand preference* – Convenient application process, instant coverage decisions, real-time policy issue RBC *Express*TERM represents everything you want to be to your customers.
- *Support customer acquisition strategies* – Increase referrals, leverage promotions.

RBC *Express*TERM can help you do more for your customers.

- *Convenient access to affordable life insurance* – Provide “one-stop shopping” for their personal financial security needs.
- *Instant security and peace of mind* – Help them protect income and manage financial risk.
- *Saves time and simplifies decision-making* – apply, be approved, and receive a policy in as little as 15 minutes ... instant coverage decision means clients know exactly where they stand.**

*\$200,000 in ME and MN.

** Issuance of the policy is dependent upon the answers to the health questions set forth in the application.

RBC *Express*TERM Responds to Three Core Client Needs:

- **Instant gratification** — Unlike most term life insurance products, RBC *Express*TERM offers *immediate* coverage to qualified applicants.
- **Ease and convenience** — an easy application with just seven health questions.
- **Great value** — RBC *Express*TERM is less expensive than many other simplified issue products and not much more expensive than the fully underwritten products that can take months to obtain. And the rate is *guaranteed* for the initial term at time of issue, unlike fully underwritten term quotes, which are often re-rated to higher levels.

Key Value Drivers for the Consumer

- Premium rate is *guaranteed for the full initial term* at time of issue.
- Immediate coverage to qualified applicants – no waiting.
- Easy application takes as little as *15 minutes*
- 10, 15, 20 and 30 year terms
- Affordable rates
- Coverage from \$25,000 to \$250,000 (\$200,000 in Maine and Minnesota)
- Convenient monthly, quarterly, semi-annual or annual payments
- Client's choice: paper or online documents. (Online accounts have easy secure online access to all policy documents)
- Easy payment options — credit card (where available) or EFT
- No annual policy fees
- Renewable at end of term

RBC ExpressTERM at a Glance

Term Periods: 10 Year

15 Year

20 Year

30 Year

Face Amount: Minimum: \$25,000

Maximum: \$250,000 (\$200,000 in ME and MN)

Issue Ages: 10 Year: 18-60

15 Year: 18-60

20 Year: 18-55

30 Year: 18-45

Payment Method: Credit Card Monthly, Quarterly, Semi-annually, Annually (not available in all states)

EFT Monthly, Quarterly, Semi-annually, Annually

Optional Riders: Children's Rider: Provides term insurance on the lives of the insured's children. Premiums are guaranteed and level for the term of the coverage. This benefit may be added at or after issue of the base coverage.

Term Period: The minimum of:

1) The period from rider issue until the youngest child's 25th birthday

2) The period from rider issue until the policy anniversary following the insured's 65th birthday

Face Amount: Minimum: \$1,000

Maximum: \$10,000

Issue Age: Children: 0-18 years of age

Insured: 18-55 years of age (10, 15 & 20 year term)

Insured: 18-45 years of age (30 year term)

Accidental Death: This rider provides level accidental death coverage. Premiums are guaranteed and level throughout the term of the coverage. This benefit may be added at or after issue of the base coverage.

Term Period: The period from rider issue until the policy anniversary following the insured's 72nd birthday.

Face Amount: Same as Base Coverage

Product not available in all states. State variations may apply. See product descriptions or policies for details. Products contain exclusions and limitations, which affect benefits provided. Suicide while sane or insane is not covered during the first two policy years; instead, premiums paid will be returned (subject to state variations). Two (2) year contestability period (one year in CO and ND).

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