

Insurance – through working years and beyond....



Disability Insurance to Long Term Care Insurance

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Agenda



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- Long-Term Care – What is it?
- Establishing the Need
- Conversion Features & Eligibility Requirements
- Advantages to Converting
- Profiling
- Transacting the Sale
- Extending the relationships with your existing clients
- Next Steps

What is LTC?



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- Injury / Illness / Aging
- Inability to perform 2 or more of the Activities of daily living
or
- Cognitive impairment
- Assistance / Care in your home or a facility

Why do we need LTC?



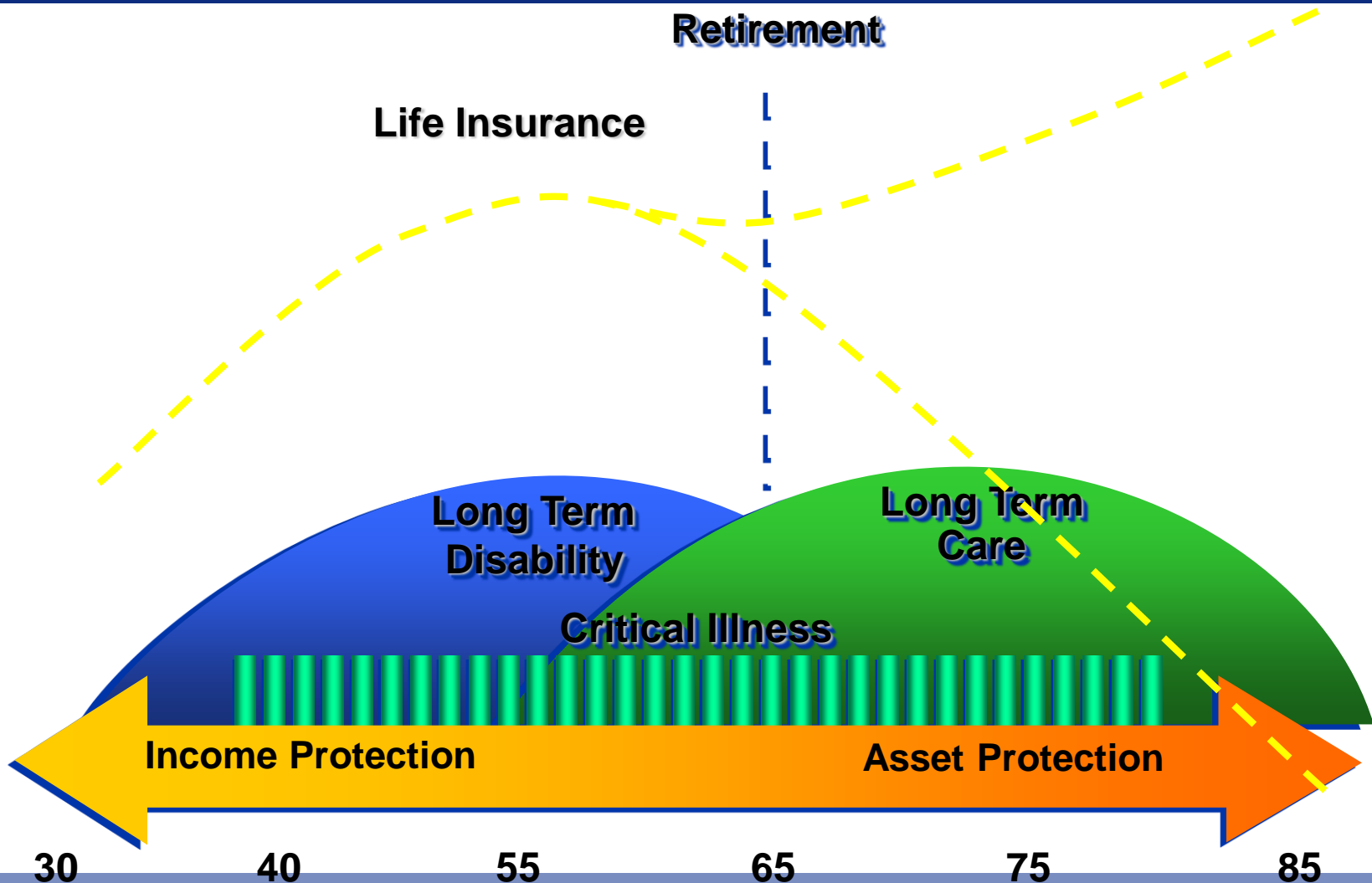
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- Nearly half of Canadians over age 65 will need some form of long term care.
- More than 62,000 strokes occur in Canada each year. ²
- By 2031, 937,000 Canadians are expected to be living with dementia, an increase of 66%. ³

Needs Assessment



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- ## Residents pay a portion of long-term care

As of July 1, 2019, the maximum accommodation rates will be as follows:

Type of Accommodation	Daily Co-Payment	•Monthly Co-Payment ¹
Basic Long Stay	\$62.18	\$1,893.31
Semi-Private Long Stay*	\$74.96	\$2,280.00
Private Long Stay*	\$88.82	\$2,701.61
Short Stay (Respite)	\$40.24	

*Varies depending a home's structural class and date of move-in

Source: Ministry of Health and Long-Term Care, Senior's Care: Long-Term Care Homes.



Long Term Care Costs by Province

Province	Average Cost/Provincial range of a Private Room at a Retirement Home	Private Home Care Costs (low to high level of care)
Alberta	\$900 - \$4,825 /mth	\$115.35 - \$177/hr
British Columbia	\$1120 - \$7,200 /mth	\$89.50 - \$194.50/hr
Manitoba	\$1,220 - \$2,800 /mth	\$110 – 161.80/hr
New Brunswick	\$900 - \$2,975 /mth	\$90.50 – 139.85/hr
Newfoundland	\$2,375 - \$4,000 /mth	\$105 – 150.32/hr
Nova Scotia	\$2,645 - \$3,100 /mth	\$81.25 - \$173/hr
Ontario	\$2,701- 10,000/mth	\$74 - \$211/hr
Prince Edward Island	\$2,171.70 - \$4,206 /mth	\$87 - \$101.75/hr
Quebec	\$550 - \$3,800 /mth	\$28.50 – 217.90/hr
Saskatchewan	\$1,500 - \$5,500 /mth	\$116 - \$164.98/hr

The Now and Then



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Now

- We live with poor health
- Higher life expectancy
- High divorce rates, smaller families, children less likely to be located near parents
- Working longer

Then

- We died of poor health
- Lower life expectancy
- Traditional family unit with larger families sharing responsibility as caregivers
- Retirement at age 65



Insured Eligibility Requirements

- DI policies
- Benefits must have been in force for at least 24 months
- Insured must NOT be disabled or on claim in the past 12 months
- Policy must have at least one elimination period less than or equal to 120 days
- Have a Benefit Period to age 65
- Contractual after August 2008 / Non contractual offering for prior DI plans



Insured Eligibility Requirements

- Insured MUST be able to perform at least 5 out of the 6 activities of daily living
- Insured must NOT have been treated for or diagnosed with a cognitive impairment
- Insured must NOT have been declined for long-term care coverage
- Insured MUST be between the ages of 55–65

Conversion Features



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Conversion Formula

- \$1,000 per month of DI benefit converts to \$33 per day of LTC facility care benefit and \$20 per day LTC home care benefit

Alternate Option

- Clients can shift a portion of their facility care coverage to home care coverage for DI

Maximum Conversion

- \$200 per day of LTC facility care benefit maximum

Conversion Features



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Partial Conversion

- The minimum partial DI conversion amount is \$1,000 per month

Conversion Product

- The amounts available are subject to the conversion formula
- Elimination period must be 90 days
- Premiums are the regular long term care rates based on the client's current insurance age
- Can purchase Facility Care or Facility and Home Care
- Benefits can be payable for 1, 2, 5 years or Lifetime etc..
- Product is a 20 pay
- Includes a 50% guaranteed lifetime premium cap

Case Study A:



- Jerry – 60 year old
- Annual income \$230,000
- D.I. policy – insured for \$9,000/month
- Wants to sell his business and retire

Case Study B:

- Nancy – 55 year old
- Marketing consultant for over 20 years
- Mortgage free
- Built up a significant retirement nest egg
- D.I. policy – insured for \$4,000/month



Case Study C:



- Paul is a 62 year old lawyer
- Insured for \$14,000/month through a D.I. policy
- Plans to continue to work beyond 65
- Thinking of converting some of his DI policy to LTC

Case Study D:

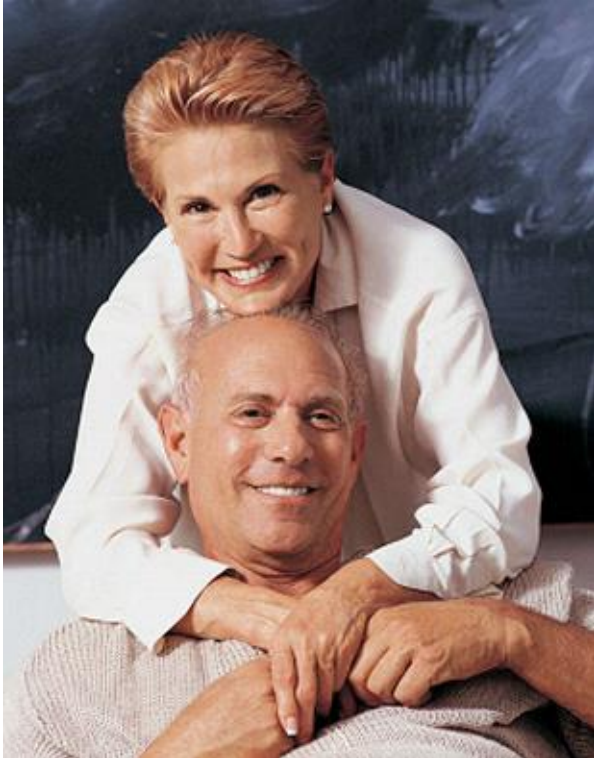


- Linda is 63 years old, and has an RBC Insurance DI policy that was in force for over 20 years
- 15 years ago, Linda was diagnosed with high cholesterol, and 10 years ago was receiving Disability benefits for 1 year.
- Linda is fully recovered and has been for over 9 years
- She is thinking of converting her DI policy to LTC, but is wondering if she would be eligible.

Advantages For Your Clients



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- A product that will last through different life cycle – income protection to asset protection
- Your client can apply for the coverage without having to be fully underwritten
- Your client can convert to LTC anytime between the ages of 55–65

Advantages for You



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- New business with existing clients
- Preserves your income
- Faster approval time
- You can determine if your client is eligible up-front
- A product that will last through a different life cycle of the client
- You maintain your client relationship

Marketing Plan



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- List of eligible policyholders
- RBC Insurance will provide marketing materials to support your marketing activities and sale
- You can access new and existing LTC material through the Sales Resource Centre

Sample of New Material Prospecting Letter



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date here

client's first and last name here

street address here

city, province, postal code here

Dear client's name here

I have some great news to share with you about your disability insurance policy from RBC Life Insurance Company (RBC Life).

As the owner of an RBC Life disability insurance policy, you may be eligible to convert your disability coverage for an RBC Life long term care insurance policy through a new offer just launched to existing policy holders.

Why would you be interested in this offer?

When you purchased your disability insurance coverage, you made the choice to help protect one of your most valuable assets – your ability to earn an income. But as you get closer to retirement and your circumstances change, the need to protect your income may not be as great, and a new need may be emerging: the need to help protect your assets against the costs of long term care.

A long term care policy can help offset the costs of long term care, whether received in your home or in a facility, as not all costs are covered by the government, and the costs can add up quickly, eroding the security you have built up through the years.

This new conversion offer allows you to move seamlessly from your current disability coverage to long term care coverage when the time is right.

And it's easy. If you decide to convert your existing disability coverage, there's no lengthy application, medical report, interview or tests.

I've attached an information sheet on long term care and the protection offered by RBC Life for your review. I'll be contacting you shortly to answer any questions you might have, and to arrange a convenient time for us to meet, so that we can discuss how long term care protection can fit into your overall insurance plan. If you'd like to talk to me sooner, please don't hesitate to call me at **phone number here**

I look forward to seeing you.

Sincerely,

advisor name here

Living longer may mean increased financial risk

Because we're living longer, studies indicate that many Canadians may face health setbacks and need larger retirement savings to handle long term care needs. As the population ages, Government Health Insurance Plans simply may not be able to deal with our long term care needs and provide us with the choices we need to maintain a meaningful lifestyle. Long term care insurance from RBC Insurance® can help you protect your assets and your lifestyle.

Long term care insurance from RBC Insurance offers you these advantages

- An affordable solution to help protect your savings, assets and financial security from the costs of long term care
- The flexibility to choose a suitable nursing care facility or receive professional care in the comfort of your own home
- Benefits paid directly to you, regardless of government health care aid
- A range of plan and premium payment choices so you can choose the plan that's right for you

Plus, it protects two generations

Recent studies reveal that 42% of Canadians are concerned about caring for their parents when they get older¹. Long term care insurance helps you to maintain your lifestyle and financial security by giving you the resources you need to remain independent, even in the face of a serious health setback. At the same time, it gives your children an alternative to providing the care themselves, and it protects your estate for your beneficiaries.



Fast facts on Canada's aging population

- According to Health Canada research, seniors (individuals aged 65 and over) constitute the fastest growing population group in Canada.
- In 2001, it was estimated that 3.92 million Canadians were 65 years of age or older, two-thirds more than in 1981. As the Baby Boomers age, the senior population is expected to reach 6.7 million in 2021.²
- Studies also show that as many as half of Canadians will require some form of long term care when they're over age 65 as a result of living longer.³

Note: All amounts are represented in Canadian dollars.

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Sample of New Material Client Facing



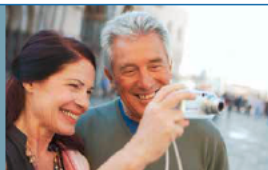
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Disability Insurance

Are you a disability insurance client approaching retirement?

Consider the Long Term Care conversion solution.

When you first started out in your career, you needed to protect your income and made the wise decision to purchase disability insurance from RBC Insurance®. But we all know insurance needs change as life changes. Now, as you approach retirement, the need to protect your income is becoming less important, while protecting the assets you've worked so hard to build is becoming more so.



That's why we're offering you the option to convert some or all of your existing RBC Insurance disability insurance policy to an RBC Insurance long term care policy. It's a flexible option that allows you to determine a balanced insurance solution for your asset and income protection needs.

The best of both worlds — protect your income and your assets

When you convert your disability insurance to long term care insurance, you help to make sure the costs of long term care won't erode your assets. But if you feel you still need income protection, we offer the flexibility of partial conversions. This way you can keep part of your existing disability insurance plan intact while you get the protection of long term care insurance.

What is long term care insurance?

Long term care insurance helps with the costs of a wide range of medical services. It is designed for people who require ongoing care from medical professionals, including nurses and specialized therapists. Care can be provided in either a long term care facility or in your own home, and is based on a physician's assessment.

The truth is, long term care can be expensive. Although provincial health plans are fairly comprehensive, they do not cover the entire cost of care. And while no one wants to think about what would happen if they were no longer able to care for themselves, the reality is nearly half of Canadians over 65 will need some form of long term care. Having a long term care plan is just as important as having an investment or retirement plan.

What are the benefits of long term care insurance?

Long term care insurance gives you the financial security to help live life on your terms. It can be a valuable part of your retirement strategy by providing:

- A daily benefit that can be used to pay for the care you choose, whether it's in a private or government facility, or even at home
- Funds to pay for additional expenses, such as specialized speech, occupational and physical therapists, that you would normally have to pay out of your own pocket
- Funds to pay for assistance with housekeeping, cooking or shopping
- Relationships with loved ones that are not complicated by the financial obligations related to your care
- Protection of family assets and savings you have worked so hard to build

Who is eligible?

If you are between the ages of 55 and 65 and are a qualified policy holder, you may convert all or a portion of your disability coverage to long term care coverage, without undergoing a medical or long application process.

There are some simple questions we will ask to establish whether you are eligible for the offer. Some of the key eligibility requirements include:

- You are not currently disabled
- You haven't received disability claim payments in the last 12 months
- You have not been declined for long term care coverage
- You have not been treated for, investigated for or diagnosed with a cognitive impairment

Please note there are other eligibility requirements. Your insurance advisor can provide a complete list.

Talk to your insurance advisor today

Converting your existing disability insurance policy to a long term care policy from RBC Insurance is a smart way to protect your assets should you need to pay for health or personal care services down the road.



Learn more about our conversion offer by contacting your insurance advisor

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Sample of New Material Advisor Facing



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One product with two solutions: DI to LTC conversion

For advisor use only

At RBC Insurance®, we offer the protection to help suit your clients' changing needs throughout their lifetime. When your clients buy a disability insurance policy, they have the opportunity to convert their policy to a long term care policy when they're ready — one product, two solutions.

At RBC Insurance, our disability insurance policy gives clients the comfort of knowing they've made arrangements to supplement their income in the event of a disability now and the convenience to convert their policy to a long term care policy down the road. This means they can opt for long term care insurance to help protect their savings and assets should they require long term care at some point in the future.

You can use this chart to view the product features and specifications of this conversion option so you can easily communicate the appropriate information to your clients.



DI products with LTC conversion option	The Professional Series®, Quantum®, The Foundation Series® and Bridge Series® products issued on or after August 5, 2008
Conversion age range	Any time between ages 55 and 65
24-month eligibility rule	To be eligible for conversion, DI benefits must have been in force for at least 24 months
Conversion formula	\$1,000 per month of DI benefit converts to \$33 per day of LTC facility care benefit, rounded up to the next \$10 per day
Maximum conversion	\$200 per day of LTC facility care benefit maximum, from all conversions, from all RBC Insurance policies

continued

Partial conversions	<ul style="list-style-type: none"> ■ Less than the full DI benefit may be converted ■ The remaining DI benefit will continue to be in force ■ The minimum partial DI conversion amount is \$1,000 per month
Insured's health at conversion	<p>There is no medical underwriting at the time of conversion. However, at the time of application for conversion, the insured must not:</p> <ul style="list-style-type: none"> ■ Be disabled ■ Have claimed disability benefits in the prior 12-month period ■ Be unable to do two or more activities of daily living ■ Be cognitively impaired
Conversion rules	The designated LTC policy and available options and riders will be subject to our conversion rules in effect at the time of conversion
Converted LTC policy premiums	The then current attained age (nearest) premiums will be payable for the converted LTC policy
Underwriting	The converted LTC benefit must be within LTC issue and participation limits at the time of conversion

We are now pleased to also offer LTC conversion to eligible existing RBC Insurance DI policy holders who purchased prior to August 2008.

Call us today

With the built-in DI to LTC conversion option and our conversion offer for in-force clients, RBC Insurance is offering your clients the opportunity to purchase one product with two solutions, helping to meet their needs as they change over time. Very few policies offer this conversion option — one more reason to choose RBC Insurance.



For more information, contact your MGA, speak with your RBC Insurance sales consultant at 1-866-235-4332 or visit www.rbcinsurance.com/salesresourcecentre.



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Sample of New Material Advisor Facing



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Are your clients retired, approaching retirement or thinking of converting their disability insurance?

How the disability to long term care conversion offer can work for your client.

For advisor use only.

Your clients' financial and insurance needs have shifted over the years. When they first started their career, and perhaps a family, they may have bought a house, a car and other major purchases that caused them to take on debt. With these purchases, they made the right choice by protecting their income and family with disability insurance and life insurance.

As your clients have gotten older, they've most likely paid off debts, put the kids through school and put money aside for retirement. With this asset shift comes a shift in their insurance needs. Whether they have already retired and are living off savings or are approaching retirement, at this stage in their life, it's important for them to think about changing from income protection to asset protection with the help of long term care insurance.

That's why RBC Insurance® has introduced an offer that allows eligible disability insurance policyholders to convert some or all of their disability coverage to long term care coverage. To follow are a few scenarios that might be relevant to your clients. They help to demonstrate the conversion to long term care.



Meet Jerry

Jerry was 45 when he was earning \$230,000 a year from his consulting business and decided to purchase a \$9,000/month disability insurance policy (90 elimination period (EP) to 65 benefit period (BP) with COLA). Jerry is now 60 years old and planning to sell his business. Between his savings and the proceeds of the sale of his business, Jerry is in a comfortable retirement situation.

Although Jerry may do some occasional private consulting, he will be retired and no longer in need of his \$9,000/month disability insurance policy and its \$379/month disability insurance premium. He decides to sit down with his RBC insurance advisor, who reviews his coverage and insurance needs.

In reviewing the conversion to long term care criteria, his insurance advisor discovers that Jerry is in the right conversion age range — 55 to 65. He is not disabled and has not claimed in the last five years. He has never been declined or postponed for long term care coverage. And he has not had any cognitive impairment issues. Jerry is a prime candidate for the conversion to long term care.

Although Jerry plans to terminate his entire disability insurance policy, the conversion maximum is \$6,000/month. The current formula is that each \$1,000 of disability benefit converts to \$33/day of Facility Care benefit and \$20/day of Home Care benefit.

Converting the maximum \$6,000/month would yield a potential \$200/day of Facility Care and \$120/day of Home Care. The program requires the new long term care policy to have a 90-day EP, and Jerry feels that a five-year BP is appropriate for both Facility Care and Home Care. Jerry's new long term care premium would be \$350/month.

continued on next page

Before completing the conversion application, Jerry's advisor informs him that an alternative conversion formula is available. This formula allows a portion of his Facility Care benefit to be converted to a Home Care benefit in \$10/day increments, provided Home Care does not exceed Facility Care.

In Jerry's case, he could move up to \$40 of Facility Care to Home Care, levelling the two benefits at \$160/day each. Jerry feels that the additional Home Care benefit is preferred and elects this option. The long term care premium for this option is \$322/month.



Meet Margaret

Margaret has a \$4,000/month eligible disability insurance policy. If she wishes to convert the entire policy, her maximums would be \$140/day of Facility Care and \$80/day of Home Care, or alternatively, \$110/day of each. In looking at the conversion criteria, unfortunately Margaret does not pass cleanly. Three years ago Margaret had a car accident that resulted in several months of rehabilitation, for which she submitted a disability claim. What this means is that she cannot pass the five-year claims-free requirement.

The five-year claims-free requirement is necessary to the program as many disabilities can affect the risk for long term care insurance. However, we also understand that many disabilities have absolutely no effect on the long term care risk. The challenge is to separate those that are relevant from those that are incidental, while continuing to keep the conversion out of the full underwriting stream. The solution is part C of the application, the Supplemental Questions.

Other criteria to consider

There is a published list of DI policies eligible for conversion. They are all disability income policies. Business disability products such as Business Overhead Expense are not eligible. Likewise, reduced underwriting plans other than the GSI® offering, such as The Answer® and The Edge policies, are also not eligible. In addition, only benefits with lifetime or age-65 benefit periods are eligible for conversion, and at least one benefit must have an EP of less than 180 days.

The Supplemental Questions consist of about a dozen "yes/no" questions. They can be asked and answered in a couple of minutes. The questions are specific to long term care risk and are intended to select the good risks from those who failed certain conversion criteria. If an applicant answers "no" to all of the questions, they may proceed with conversion.

If Margaret has no lingering effects from her disability and is otherwise not an elevated risk for long term care, she may well pass the Supplemental Questions.

Who needs to complete the Supplemental Questions?

- Those who have waivers or exclusions on their disability insurance policies. We realize that some waivers/exclusions are relevant to long term care risk and some are not.
- Those who have claimed between one and five years prior to application. Note that those who have claimed within 12 months of application are not eligible for the conversion.
- Those who have not had their coverage in force for a full five years but have had it in force for at least 24 months.
- Those who ceased full-time work more than 90 days prior to application for conversion.

What is the Commission?

- The first year commission on the conversion will be 30% plus overrides
- LTC renewal compensation will be 10% in years 2–5 and 5% from 6 onwards.

Transacting the Sale



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1. Complete a Conversion Application Form



2. Send a to RBC Life Insurance Company , PO Box, 1800 Stn B, Mississauga , ON L4Y 9Z9. If applicable please include these in the envelopes you normally use to submit living benefit policy change requests.

Sample Conversion Applications



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DI policies purchased prior to August 2008

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**DISABILITY TO LONG TERM CARE (LTC)
SPECIAL CONVERSION APPLICATION**
For use when converting disability insurance to LTC insurance
under the special in force LTC Conversion offer
(Policies Issued prior to August 5, 2008)

1. INSURED
☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Other (Specify) _____
 First Name _____ Middle Name _____ Last Name _____
 Date of Birth (dd/mm/yy) _____ Actual Age _____
 (Must be between actual age 55 and less than 60 days past the insured's 65th birthday)
 Age as of Nearest Birthday _____ (Used to determine the premium rate for the LTC policy)
 Address: Apt No. _____ Street _____ City _____
 Province _____ Postal Code _____ Telephone Number _____

2. PROPOSED OWNER OF THE LTC POLICY (if different than the Insured)
☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Other (Specify) _____
 First or Company Name _____ Middle Name _____ Last Name _____
 Address: Apt No. _____ Street _____ City _____
 Province _____ Postal Code _____ Telephone Number _____
 If there is more than one Proposed Owner, please attach a separate sheet. Attention: _____

3. PART A – PREQUALIFYING QUESTIONS
MUST be completed by the Insured in all cases

a. Do you currently need or receive help in doing, or do you use mechanical aids, assistive devices, special garments or utensils to do two or more of the following: bathing, eating, dressing, toileting, transferring (such as, but not limited to, the ability to move in and out of bed, a chair or a wheelchair, with or without the use of equipment), maintaining continence (bladder and/or bowel)? ☐ Yes ☐ No

b. Within the past 5 years, have you consulted a physician, been treated or been advised to have treatment for any problems with attention, memory, orientation, reasoning or other loss of intellectual capacity? ☐ Yes ☐ No

c. Do you have any problems with attention, memory or other loss of intellectual capacity for which you require supervision from another person to help you or protect you and/or others? ☐ Yes ☐ No

d. Are you currently unable to work at least 30 hours per week due to sickness or injury? ☐ Yes ☐ No

e. Are you receiving disability benefits from any source, or do you have a claim pending or intend to file a claim for disability benefits from any source? ☐ Yes ☐ No

f. Within the last 12 months have you submitted a claim for or received disability benefits under the disability policy being wholly or partially converted? ☐ Yes ☐ No

g. Have you ever had an application, change request or reinstatement request for long term care insurance declined, postponed, cancelled, rescinded or modified? ☐ Yes ☐ No

If you answered "Yes" to any of the above questions, a disability conversion to long term care is not available.
Do not submit an application.

If you answered "No" to all of the questions, please proceed to Part B – Qualifying Questions.

DISABILITY TO LONG TERM CARE (LTC) SPECIAL CONVERSION APPLICATION

DI policies purchased on or after August 2008

RBC Insurance

**DISABILITY (DI) TO LONG TERM CARE (LTC)
CONVERSION APPLICATION**
For use when converting disability insurance to LTC insurance
under the contractual provision in the DI policy.
(Applies to policies issued on or after August 5, 2008)

1. INSURED
☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Other (specify) _____ First Name _____
 Middle Name _____ Last Name _____
 Date of Birth (dd/mm/yy) _____
 Address: Apt No. _____ Street _____ City _____
 Province _____ Postal Code _____ Telephone Number _____

2. PROPOSED OWNER OF THE LTC POLICY (if different than the Insured)
☐ Mr ☐ Mrs ☐ Ms ☐ Other (specify) _____ First or Company Name _____
 Middle Name _____ Last Name _____
 Address: Apt No. _____ Street _____ City _____
 Province _____ Postal Code _____ Attention: _____

If there is more than one proposed owner, please attach a separate sheet signed by the Proposed Owners with the information above completed for the additional proposed owner(s).

3. QUESTIONNAIRE (to be completed by the Insured)

	Yes	No
a. Do you currently need or receive help in doing any two of the following: bathing, eating, dressing, toileting, transferring (such as but not limited to, the ability to move in and out of bed, chair or wheelchair, with or without the use of equipment), maintaining continence (bladder and/or bowel)?.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Do you have any problems with attention, memory or other loss of intellectual capacity for which you require supervision from another person to help you or protect you and/or others?	<input type="checkbox"/>	<input type="checkbox"/>
c. Are you currently unable to work at least 30 hours per week due to sickness or injury?.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you receiving disability benefits, have a claim pending or intend to file a claim for disability benefits?.....	<input type="checkbox"/>	<input type="checkbox"/>
e. Within the last 12 months did you submit a claim for disability benefits under the disability policy being wholly or partially converted?.....	<input type="checkbox"/>	<input type="checkbox"/>

If you answered "yes" to any of the above questions, a disability conversion to long term care is not available.

4. OTHER LTC COVERAGE
 Do you have any other LTC insurance in force or pending with another company? Yes ☐ No ☐

If "yes", please complete the following:

Company	Daily Benefit Amount	Are you replacing this coverage with the converted LTC coverage applied for in this application?
		Yes <input type="checkbox"/> No <input type="checkbox"/>
		Yes <input type="checkbox"/> No <input type="checkbox"/>

- The key to extending the relationship with clients is by introducing the concept of **risk management**

Risk Management

The process of analyzing exposure to risk and determining how to best handle such exposure.

- There is so much risk in every person's life – what risk is acceptable, what risk is not?

Sales Opportunities within your block



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- Review your current customer base for further risk-management opportunities with your clients
- Help them identify the various financial risks resulting from: death, disability, illness/disease, or the inability to care for themselves as they age

Sales Opportunities within your block



RBC Insurance®

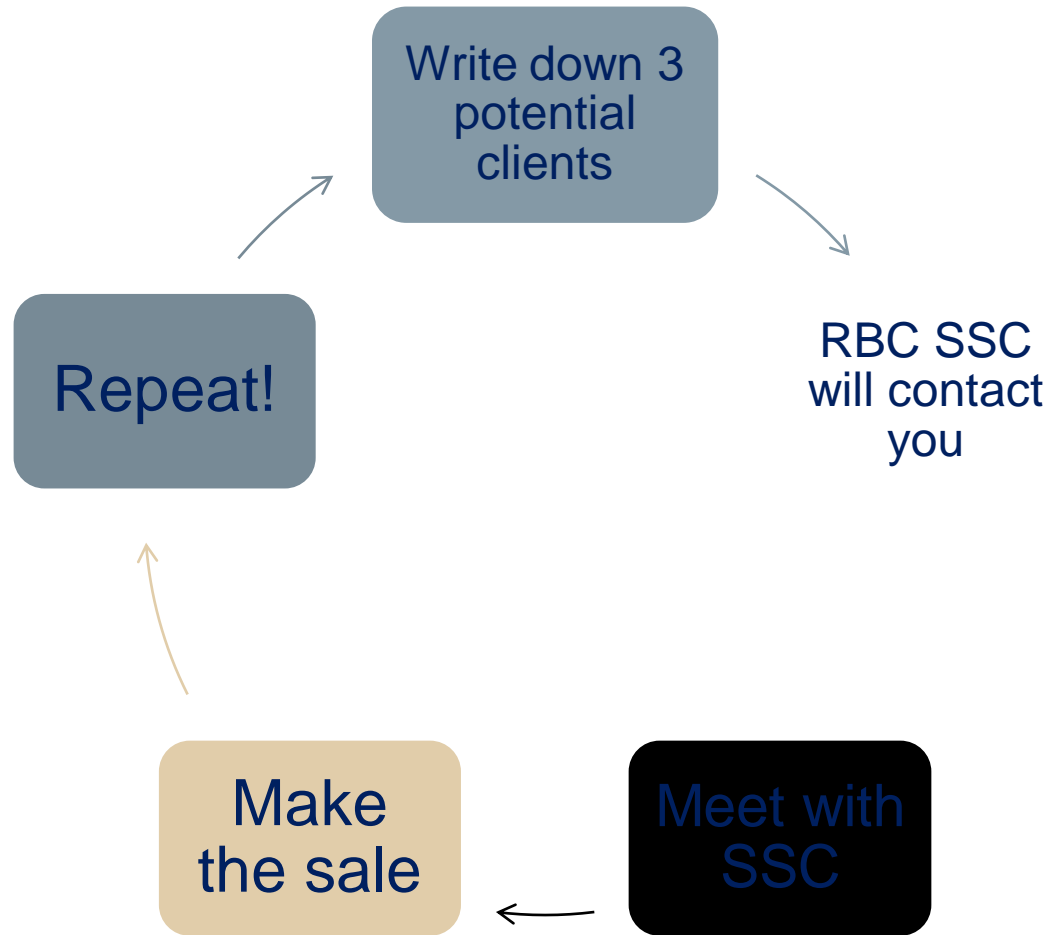
- Look at your DI clients – do they have further risk in their lives? What other risks do they want to manage?
- A customer who has purchased a disability insurance (D.I.) policy has income if he becomes disabled and is unable to work. What happens if he becomes disabled or develops an illness, is unable to care for himself and is out of the work force – how will your client cover these costs?
 - *Would these clients want Long Term Care?*



Next Steps



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Thank You!

