

A guide to help you sell RBC *Level*TERM[®]



**RBC
Insurance**

Insurance offered
by Liberty Life
Insurance Company

For producer/rep use only.
Not for consumer solicitation.

About the Company

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada. Each insurance company is solely responsible for its financial obligations. RBC Insurance offers a diversified range of life protection and wealth accumulation products that help individuals and businesses manage risk and build for the future in today's complex, fast-changing world.

RBC Insurance is a member of RBC Financial Group™, comprised of Royal Bank of Canada (TSX, NYSE: RY) and its subsidiaries. RBC Financial Group is Canada's largest financial institution as measured by market capitalization and assets and is one of North America's leading diversified financial services companies. Over 69,000 RBC employees serve more than 14 million personal, business and public sector customers through offices in North America and some 30 countries around the world.

For more information and current ratings, visit the RBC Insurance Web site at www.rbcinsurance.com/us.

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RBC *Level*TERM Policy Form Number: LT (6-04)

Important: Prior to soliciting business, be certain that you are appropriately contracted and appointed with the insurer, Liberty Life Insurance Company, and that the product has been approved for sale in that state. Producers in immediate states may submit Liberty Life Insurance Company appointment paperwork with their first RBC *Level*TERM application. In order to market the products described in this brochure, a producer must be appropriately licensed in accordance with the requirements of the state where the solicitation would occur.

RBC *Level*TERM is not available in NY or AL. State variations apply. See product descriptions or policies for details. Product contains exclusions and limitations, which affect benefits provided.

About RBC *Level*TERM[®]

RBC *Level*TERM[®] is quality term life insurance that offers real financial security at an affordable price, including some of the lowest tobacco rates around. In fact, this term product is most competitively priced for the preferred and standard plus tobacco risk classes. Please note, however, the Company is not an impaired risk provider.

The product specifications below can help you determine if RBC *Level*TERM is right for your client.

RBC *Level*TERM Product Specifications

- Issue Ages:** (Based on age nearest birthday; subject to state variations)
10 year: 15-75 (15-70 in WA)
15 year: 15-70 (15-65 in WA)
20 year: 15-65 (15-60 in WA)
30 year: 15-45
- Renewability:** To policy anniversary nearest 95th birthday
- Size Bands:** Premium rates will vary by face amount bands
\$100,000 - \$249,999
\$250,000 - \$499,999
\$500,000+
- Policy Fees:** \$50.00 (Policy)
(Not commissionable) \$35.00 (Companion Policy)
(Companion policy fee discount not available in FL or NJ)
- Minimum Issue:** \$100,000
- Maximum Issue:** Amounts over \$2,000,000 require pre-approval from underwriting
- Risk Classes:** Preferred Plus Non-Tobacco
Preferred Non-Tobacco
Standard Non-Tobacco
Preferred Tobacco
Standard Plus Tobacco
Standard Tobacco

("Non-tobacco" requires no use of nicotine or tobacco products in the last 12 months)

Rate Structure:	Fully guaranteed level premium for the initial term period, and thereafter, based on annual renewable attained age scale.	
Modal Factors:	Annual	1.0000
	Semi-Annual	0.5135
	Monthly EFT	0.0856
Accelerated Death Benefit:	Provides a living benefit equal to 50 percent of the face amount (subject to a maximum of \$300,000) if the insured is diagnosed with a life expectancy of six months or less. The remaining unused benefit will be paid at death.	
Riders:	Children's Rider	
	<ul style="list-style-type: none"> › May be added at or after base policy issue › Face amounts from \$5,000-\$25,000 › Issue ages: 15-55 (primary insured); 0-18 (children) 	
	Accidental Death Benefit	
	<ul style="list-style-type: none"> › Level premium, level accidental death coverage equal to or less than the base policy to a \$300,000 maximum › Issue age: 15- 65 (or the maximum issue age of the base policy, if less) 	
	Disability Waiver of Premium	
	<ul style="list-style-type: none"> › Issue ages 15-55 (or the maximum issue age of the base policy, if less) 	
Conversion Privileges:	The policy may be converted in whole or in part without further evidence of insurability prior to the earlier of the end of the level premium and attained age 70.	
Conversion Credits:	If conversion is within the first five policy years, a credit of basic policy premiums paid in the last 12 months will be given toward the new permanent policy. These credits are not commissionable.	

Preferred Class Criteria

Criteria	Preferred Plus Non-Tobacco
Tobacco Includes nicotine substitutes and recreational cigar use in non-cigarette smokers	<ul style="list-style-type: none"> No use in 12 months
Blood Pressure	<ul style="list-style-type: none"> No history of blood pressure above 135/85, untreated
Cholesterol Statin treatment allowed	<ul style="list-style-type: none"> Max Total Chol 225 Max Chol/HDL ratio of 4.5
Height/Weight Limits Build chart applies to males and females of all ages	<ul style="list-style-type: none"> See build chart on next page
Driving Record Motor Vehicle Record required for preferred consideration	<ul style="list-style-type: none"> No more than 1 moving violation in 3 years No DUI/DWI or reckless driving in 5 years No felony arrest
Family History Immediate family is defined as natural parents and siblings	<ul style="list-style-type: none"> No immediate family history of death or disease by cancer or cardiovascular death or disease prior to age 60
Personal Medical History	<ul style="list-style-type: none"> Standard Risk Medically No laboratory findings of elevated liver functions allowed No history of treatment, abuse, or criticism for the use of drugs and/or alcohol
Hazardous Activities	<ul style="list-style-type: none"> No participation in hazardous avocations or occupations allowed including ballooning, parachuting, hang gliding, skydiving, vehicle racing, scuba diving below 50 feet or mountain climbing Not active in the Military
Personal Aviation Pilots flying for commercial airlines can qualify for all preferred classes	<ul style="list-style-type: none"> No personal aviation as pilot or copilot Aviation Exclusion Rider is allowed for consideration of preferred rates for personal aviation activity (state laws permitting)
Foreign Travel Citizenship Residence	<ul style="list-style-type: none"> No intention to travel to or reside in underdeveloped or unstable countries as defined by the US State Department Must be a US citizen or US resident for 5 years with a permanent visa

Preferred Tobacco & Preferred Non-Tobacco	Standard Plus Tobacco
<ul style="list-style-type: none"> No use in 12 months for Preferred Non-Tobacco 	<ul style="list-style-type: none"> Tobacco use accepted
<ul style="list-style-type: none"> Curent average \leq 135/85, (treatment allowed) 	<ul style="list-style-type: none"> Curent average \leq 145/90, (treatment allowed)
<ul style="list-style-type: none"> Max Total Chol 270 Max Chol/HDL ratio of 6.0 	<ul style="list-style-type: none"> Max Total Chol 300 Max Chol/HDL ratio of 7.0
<ul style="list-style-type: none"> See build chart on next page 	<ul style="list-style-type: none"> See build chart on next page
<ul style="list-style-type: none"> No more than 3 moving violations in 2 years No DUI/DWI or reckless driving in 3 years No felony arrest 	<ul style="list-style-type: none"> No more than 3 moving violations in 2 years No DUI/DWI or reckless driving in 3 years No felony arrest
<ul style="list-style-type: none"> No more than 1 immediate family history of death from cancer or cardiovascular disease prior to age 60 	<ul style="list-style-type: none"> No more than 1 immediate family history of death from cancer or cardiovascular disease prior to age 60
<ul style="list-style-type: none"> Standard Risk Medically No laboratory findings of elevated liver functions allowed 	<ul style="list-style-type: none"> Standard Risk Medically No laboratory findings of elevated liver functions allowed
<ul style="list-style-type: none"> No participation in hazardous avocations or occupations allowed including ballooning, parachuting, hang gliding, skydiving, vehicle racing, scuba diving below 50 feet or mountain climbing Individual consideration for Military personnel 	<ul style="list-style-type: none"> No participation in hazardous avocations or occupations allowed including ballooning, parachuting, hang gliding, skydiving, vehicle racing, scuba diving below 50 feet or mountain climbing Individual consideration for Military personnel
<ul style="list-style-type: none"> No personal aviation as pilot or copilot Aviation Exclusion Rider is allowed for consideration of preferred rates for personal aviation activity (state laws permitting) 	<ul style="list-style-type: none"> No personal aviation as pilot or copilot Aviation Exclusion Rider is allowed for consideration of preferred rates for personal aviation activity (state laws permitting)
<ul style="list-style-type: none"> No intention to travel to or reside in underdeveloped or unstable countries as defined by the US State Dept Must be a US Citizen or US resident for 5 years with a permanent visa 	<ul style="list-style-type: none"> No intention to travel to or reside in underdeveloped or unstable countries as defined by the US State Dept Must be a US Citizen or US resident for 5 years with a permanent visa

RBC *Level*/TERM Build Chart*

Height Ft' In"	Preferred Plus Non-Tobacco	Preferred Tobacco & Non-Tobacco
4' 10"	132	144
4' 11"	136	149
5' 0"	142	155
5' 1"	146	160
5' 2"	152	166
5' 3"	157	172
5' 4"	162	176
5' 5"	166	181
5' 6"	172	187
5' 7"	176	192
5' 8"	182	198
5' 9"	187	204
5' 10"	191	209
5' 11"	197	215
6' 0"	202	221
6' 1"	209	228
6' 2"	215	234
6' 3"	221	241
6' 4"	227	247
6' 5"	232	253
6' 6"	239	260
6' 7"	245	268
6' 8"	251	274
6' 9"	257	281
BMI	28	30

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Standard Plus Tobacco	Standard Tobacco & Non-Tobacco	Decline
167	179	228
173	185	236
178	192	244
184	198	252
191	205	260
197	211	269
203	218	277
210	225	286
216	232	295
223	239	304
229	246	313
236	253	322
243	261	332
250	268	341
257	276	351
264	284	361
272	292	370
279	300	381
287	308	391
294	316	401
302	324	412
310	332	422
318	341	433
326	349	444
35	19-37	48

**The maximum allowed weight for each category is listed unless otherwise indicated. This build chart represents an abbreviated version of the RBC LevelTERM Build Chart for males and females age 15 and over. For questions or comments, please email newbusinesssterm@rbc.com. This chart is subject to change without notice.*

Underwriting Requirements

Age Nearest	100,000 - 250,000	250,001 - 500,000
15 - 34	BASIC REQU PARAMED	BASIC REQU PARAMED PHI*
35 - 40	BASIC REQU PARAMED	BASIC REQU PARAMED PHI*
41 - 50	BASIC REQU PARAMED	BASIC REQU PARAMED PHI* ECG
51 - 60	BASIC REQU PARAMED	BASIC REQU PARAMED PHI* ECG
61+	BASIC REQU PARAMED PHI* ECG	BASIC REQU PARAMED PHI* APS ECG

Requirement Descriptions

APS: Attending Physician's Statement obtained by the Home Office.

BASIC REQU: Urine Specimen, Blood Profile (including HIV (AIDS) Antibody test), Motor Vehicle Record, and Medical Information Bureau (MIB).

CHEST XRAY: PA Chest X-ray.

ECG: Resting Electrocardiogram performed by the examiner.

INSP: An enhanced PHI that includes an interview with a third party that must not be a relative or the beneficiary.

PARAMED: Paramedical Examination completed by an approved paramedical facility.

MD EXAM: A licensed physician, MD or DO, in full-time medical practice contracted by the Paramedical facility.

MVR: Motor Vehicle Record obtained by the Home Office.

500,001 - 1,000,000	1,000,001 - 2,000,000	2,000,001 - Over
BASIC REQU PARAMED PHI APS ECG	BASIC REQU MD EXAM INSP APS ECG	BASIC REQU MD EXAM INSP APS ECG
BASIC REQU PARAMED PHI APS ECG	BASIC REQU MD EXAM INSP APS ECG	BASIC REQU MD EXAM INSP APS ECG
BASIC REQU PARAMED PHI APS ECG	BASIC REQU MD EXAM INSP APS ECG	BASIC REQU SELECT MD EXAM INSP APS STRESS ECG
BASIC REQU MD EXAM PHI APS ECG	BASIC REQU MD EXAM INSP APS ECG	BASIC REQU SELECT MD EXAM INSP APS STRESS ECG
BASIC REQU MD EXAM PHI APS ECG	BASIC REQU SELECT MD EXAM INSP APS STRESS ECG CHEST XRAY	BASIC REQU SELECT MD EXAM INSP APS STRESS ECG CHEST XRAY

PHI: Personal History Interview ordered by the Home Office. Interview types differ based on the total amount being underwritten. Applicants should always be informed that an interview may be requested by the Home Office.

SELECT MD EXAM: A licensed physician in full-time medical practice, Board Certified or Qualified internal medicine specialist or cardiologist, arranged by the Paramedical facility.

STRESS ECG: Treadmill Electrocardiogram arranged by the Paramedical facility.

When an ECG or Stress ECG has been performed by the applicant's physician within one year of the application, we may accept the results in lieu of our requirements.

*The **total amount being underwritten** is the face amount of the current application plus all Liberty Life Insurance Company policies issued and in force within 3 years of the current application.*

*PHI required at \$500,000 and up for ages 15-69; applicants age 70 and over complete a Functional Assessment Questionnaire during the interview process on all face amounts.

Submitting Business Procedures

BEFORE THE SALE

GET APPOINTED

Complete all necessary licensing, contracting and appointment paperwork.

Email questions to: producer@rbc.com (Preferred)

Phone: 866-765-4555, Option 2

Fax: 864-609-3118

GET ACCESS

Everything you need to sell RBC *LevelTERM* is available on our Web site - the Sales Resource Center: www.rbcinsurance.com/usrep

- › State Specific Applications & Forms
- › Quote Tool
- › Case Status
- › Commission Tracking

Please register for the Web site by using the Sales Resource Center Enrollment Form.

DURING THE SALE

START SELLING

As you know with life insurance, one size does not fit all. With RBC *LevelTERM*, you're going to find great rates for smokers and tobacco users, as well as other exciting "sweet spots" that allow you to offer a Preferred or even Preferred Plus rate to your clients.

Tobacco Rates:	Some of the best rates available for Preferred Class "healthy" smokers and tobacco users.
Non-Tobacco Rules:	Non-tobacco rates available after only 12 tobacco-free months - most carriers require 3 to 5 years.
Family History:	Preferred Class available with one immediate family death from CAD or Cancer.
Driving Record:	Preferred class allows 3 moving violations in 2 years.
Age:	Competitive Non-Tobacco Preferred and Preferred Plus rates for ages 60+.

For more information on the rate class criteria, please review the Preferred Class Criteria and Build Chart located on pages 3 through 6 in this guide or use the electronic underwriting guide within the Quote Tool.

If you have any questions regarding rate classifications, please contact:

New Business & Underwriting

Email: newbusinessterm@rbc.com (Preferred)

Phone: 866-765-4555

Fax: 866-609-4269 (Attn: RBC *Level*/TERM)

COMPLETE THE APPLICATION

All forms to complete the application package may be downloaded from the Sales Resource Center. In addition to completing all necessary state-specific forms, please include the New Business Transmittal form with each application.

COLLECT PREMIUMS

Submit one modal premium payment with each application package. This initial premium may be paid by check, electronic funds transfer (EFT), credit card or money order, payable to Liberty Life Insurance Company.

If the initial premium is paid by check from the same account used for future EFT deductions, a separate void check is not needed. The signed EFT Authorization Form is required to activate this process.

ORDER THE EXAM

Contact one of the following companies and reference the specific account ID.

PORTAMEDIC (Preferred)

Account ID: 79409

Phone: 800-765-1010

Fax: 800-765-1124

Web: www.portamedic.com

EXAMONE

Account ID: RBC Insurance

Phone: 877-933-9261

Fax: 913-859-6882

Web: www.examone.com

APPS

Account ID: RBC Insurance

Phone: 800-635-1677

Web: www.appslive.com

Continued

AFTER THE SALE

SUBMIT IT

Overnight/Express Delivery (Preferred)
RBC Insurance
Attn: New Business/LevelTERM
2000 Wade Hampton Blvd
Greenville, SC 29615

Fax
RBC Insurance
Attn: New Business/LevelTERM
866-609-4269

Standard Mail
RBC Insurance
Attn: New Business/LevelTERM
PO Box 19084
Greenville, SC 29602

TRACK IT

For your convenience, case status is available on the
Sales Resource Center 24 hours a day:
www.rbcinsurance.com/usrep

If you require additional service concerning your case,
please contact New Business & Underwriting.

Email: newbusinessterm@rbc.com (Preferred)
Phone: 866-765-4555
Fax: 866-609-4269 (Attn: RBC *LevelTERM*)

SERVICE IT

Commission and Production
Production reports and commission statements are
available on the Sales Resource Center or contact us:
Email: producer@rbc.com
Phone: 866-765-4555, Option 3
Fax: 864-609-3118

Policyowner Service
Email: customerserviceterm@rbc.com
Phone: 866-765-4555, Option 1
Fax: 866-609-4269

Claims
Phone: 800-483-7992