

## ABOUT RBC INSURANCE

RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada.

We have been providing Americans with affordable insurance protection for more than a century. Our financial strength and operating performance are rated A (Excellent)—3<sup>rd</sup> highest of 16 ratings—by A.M. Best Company, an independent rating agency. Liberty Life Insurance Company is solely responsible for its financial obligations.

Royal Bank of Canada (RBC) is one of North America's leading diversified financial services companies, with more than 60,000 employees serving more than 12 million personal, business and public sector customers in 30 countries.



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# RBC *Level*TERM

SECURITY AND PEACE OF MIND  
FOR YOU AND YOUR FAMILY



Insurance offered by  
Liberty Life Insurance Company



# Life The Way You Want It

With RBC *Level*TERM® life insurance, you can protect your family's financial future with solid, dependable protection at surprisingly affordable rates—even if you smoke.

- › Choose 10, 15, 20 or 30-year terms.
- › Face amounts begin at \$100,000.
- › No maximum coverage amount.<sup>1</sup>
- › Premiums are fully guaranteed for the initial term period.
- › Some of the best preferred tobacco rates available.
- › Preferred Non-Tobacco rates available after just 12 tobacco-free months.

Life insurance plays an important role in planning a secure financial future for you and your family. With RBC *Level*TERM, you can provide comfort and peace of mind when it's needed most.

**Take the next step toward protecting your family's financial security. Apply today.**

<sup>1</sup> Subject to underwriting guidelines

<sup>2</sup> State variations apply. Refer to policy or consult your agent for details.

RBC *Level*TERM is term life coverage with a level death benefit payable to the policy anniversary nearest the insured's 95th birthday. Premiums are guaranteed to remain level for the initial term period, then annually renewable with increases based on attained age premium scale.



## ADDITIONAL BENEFITS

- › RBC *Level*TERM provides an accelerated death benefit equal to 50 percent of the face amount (subject to a maximum \$300,000) if the insured is diagnosed with a life expectancy of 6 months or less. The remaining unused benefit will be paid at death.<sup>2</sup>
- › Available riders allow you to purchase additional coverage for your dependent children, to provide additional Accidental Death benefits or to pay your premium if you become disabled.

**You can't predict the future. But you can protect your family's financial future. Apply today.**

RBC *Level*TERM is underwritten by Liberty Life Insurance Company (policy form series LT(06-04). Premiums subject to underwriting criteria. Product and/or some features not available on all states. State variations apply. See product descriptions or policies for details. Products contain exclusions and limitations, which affect benefits provided. Two (2) year contestability and suicide period (1 year in Colorado and North Dakota). In Missouri, suicide within 2 years does not prevent payment of benefits unless suicide was intended at the time of application.