

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.

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About RBC *Leve/TERM*®

RBC *Leve/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 *Leve/TERM* is right for your client.

RBC *Leve/TERM* Policy Form Number: LT (6-04); LT(01-08) in DE and OR

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

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: 15-50

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
› 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 (not available in VT)
› 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 (not available in CA)
› 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 or 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 smokeless tobacco, 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 |
| 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 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 No felony arrest |
| 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"> Current average \leq 135/85, (treatment allowed) | <ul style="list-style-type: none"> Current 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 | <ul style="list-style-type: none"> No more than 3 moving violations in 2 years No DUI/DWI or reckless driving in 3 years |
| <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 No felony arrest | <ul style="list-style-type: none"> Standard Risk Medically No laboratory findings of elevated liver functions allowed No felony arrest |
| <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 LevelTERM 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 |

| 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 |

| 500,001 - 1,000,000 | 1,000,001 - 2,000,000 | 2,000,001 - Over |
|--|---|---|
| BASIC REQU PARAMED PHI APS | 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 |

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.

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 nicotine-free months - most carriers require 3 to 5 years. |
| Family History: | Preferred Class available with one immediate family death from cardiovascular disease 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 *LevelTERM*)

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. NOTE: AGENTS SHOULD NOT COLLECT INITIAL PREMIUM FOR FACE AMOUNTS OVER \$500,000.

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

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

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, comprised of Royal Bank of Canada (TSX, NYSE: RY) and its subsidiaries. RBC 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 70,000 RBC employees serve more than 15 million personal, business and public sector customers through offices in North America and some 36 countries around the world.

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

1-866-765-4555

www.rbcinsurance.com/us

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