

A Turnkey Simplified Issue Term Life Insurance Solution.

In the time it takes to fill out a traditional application, your customers could get up to \$250,000 of term life insurance in force.* How simple is that! Simple indeed.

RBC *Express*TERM delivers quality term life insurance with convenience, speed and simplicity. In a brief session of about 15 minutes — or even less — an applicant can get a quote, apply, sign and have a policy issued.

Marketing Flexibility

RBC *Express*TERM is available in two product configurations to support the specific needs of different marketing environments (see comparison on reverse). Whether you need a direct-to-consumer solution or agent-assisted, RBC *Express*TERM fills a niche for agents and clients who want to meet insurance needs with maximum speed and minimum hassle.

- Employ flexible options for online, face-to-face or over-the-phone sales.
- Deliver instant security and reassurance with policies issued in just a few minutes.
- Complete all signatures online with no special equipment required.
- Make more profitable use of your time.
- Receive commission payments weekly.

Product Highlights

- Online application and policy delivery
- Policies issued in as little as 15 minutes
- 10, 15, 20 and 30-year term options
- Coverage from \$25,000 to \$250,000*
- Optional Accidental Death and Child riders

*Maximum face amount limited to \$200,000 in Maine and Minnesota.

Simple Online User Experience	
1	Fast, Accurate Quote Users get a guaranteed quote by entering basic information.
2	Underwriting Questions The applicant answers nine underwriting questions. If the applicant qualifies based on the answers, the application continues.
3	Personal, Policy, and Payment Information Personal information is entered along with beneficiary and payment information.
4	Review and E-Signature Application is reviewed and online e-signature is applied.
5	MIB, Financial Account and Fraud Checks After the application is signed, the system performs an online MIB and fraud check.
6	Approved Policy Issued Once approved, an electronic policy is issued and an online account is set up for policy servicing. A paper copy of the policy is sent to the owner.



RBC Insurance®

For producer use only. Not to be used in conjunction with the offer or sale of insurance. RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada. 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.

RBC ExpressTERM Overview

	Online Marketers (RBC ExpressTERM 1)	Agents & Agent Call Centers (RBC ExpressTERM 2)
Marketing & Distribution Environment:	<p>Designed for term insurance marketers who have considerable Web presence or generate significant traffic through online or offline promotion.</p> <ul style="list-style-type: none"> Broad scale web site traffic generation and promotion through online or offline marketing Product-specific campaigns or promotion Customer completes process from quote to policy issue as self-service without any agent involvement 	<p>Designed for agencies and agent call centers who desire a fast, convenient solution for specific needs.</p> <ul style="list-style-type: none"> A fast, convenient tool to support traditional face-to-face or over-the-phone sales Online or offline promotion to an agent-staffed call center Agent performs quote and completes application Both agent and client can complete e-signature online
Target Audience:	<ul style="list-style-type: none"> Aware of life insurance need and probably researching online for options Prefer acting without an agent Ready to buy now Comfortable purchasing or managing money online 	<ul style="list-style-type: none"> Looking for advice and recommendation from an agent Place high value on speed, convenience Desire minimum underwriting hassles
Term Periods & Issue Ages:	10 year: 18-60 15 year: 18-55 20 year: 18-50	10 Year: 18-65 15 Year: 18-60 20 Year: 18-55 30 Year: 18-45
Face Amount:	Minimum: \$25,000 Maximum: \$250,000 (\$200,000 in Maine and Minnesota)	
Payment Methods:	Credit Card or Bank draft: Monthly, Quarterly, Semi-annually, Annually	

Optional Riders:

Accidental Death:	<p>Premium is guaranteed and level throughout the term of the coverage. This benefit may be added at or after issue of the base coverage.</p> <p>Term Period: The period from rider issue until the policy anniversary following the insured's 72nd birthday.</p> <p>Face Amount: Same as Base Coverage</p>
Child Rider:	<p>Premium is guaranteed and level for the term of the coverage. This benefit may be added at or after issue of the base coverage.</p> <p>Term Period: The minimum of: 1) From rider issue until the youngest child's 25th birthday 2) From rider issue until the policy anniversary following the insured's 65th birthday</p> <p>Face Amount: Minimum: \$1,000 Maximum: \$5,000</p> <p>Issue Age: Children: 0-18 years of age (17 in PA) Insured: 18-55 years of age (10, 15 & 20 year term) Insured: 18-45 years of age (30 year term)</p>

For producer use only. Not to be used in conjunction with the offer or sale of insurance.

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

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.