

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

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| 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®

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RBC ExpressTERM Overview

| | Online Marketers (RBC ExpressTERM 1) | Agents & Agent Call Centers (RBC ExpressTERM 2) |
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| 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:

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| 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> |

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