

PROTECTION YOU CAN COUNT ON.

RBC Insurance is a brand name for the U.S. insurance operations of Royal Bank of Canada, including Liberty Life Insurance Company, which has been providing solid, affordable insurance protection since 1905. Our financial strength and operating performance have been rated “A” (Excellent) by A.M. Best—third highest of 16 ratings.

RBC Insurance specializes in helping families find innovative ways to manage risk and build for the future in today’s complex, fast-changing world. As the insurance specialist of RBC Financial Group, we are part of one of the strongest and fastest growing diversified financial service organizations in North America.

Don’t delay—get covered today!

licensed agent/entity
contact information



RBC
Insurance

Policy form number ST2 (04-04) series. Product not available in all states. State variations apply. See policy for details. Product contains exclusions and limitations, which affect benefits provided.

Insurance products

| | | | |
|------------------|--|--|------------------------------------|
| not FDIC insured | not insured by any federal government agency | not deposits in, obligations of, guaranteed or underwritten by any bank or affiliate | not conditions of any bank service |
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RBC *Express*TERM™

NOW IS THE TIME TO PROTECT YOUR FAMILY!

- › UP TO \$250,000* IN QUALITY TERM LIFE INSURANCE.
- › COVERAGE IN AS LITTLE AS 15 MINUTES.
- › NO MEDICAL EXAM. JUST A FEW HEALTH QUESTIONS.



RBC
Insurance

Why wait another minute?
Affordable life insurance
protection can be yours
today.



Introducing RBC *Express*TERM™ from RBC Insurance®. Quality term life insurance that's available in just minutes. In fact, you can apply, be approved, and receive up to \$250,000* in coverage in as little as 15 minutes.

Once you're approved for coverage, your RBC *Express*TERM policy takes effect the same day. You get immediate protection for your family. And the immediate satisfaction that comes from knowing you've taken an important step to assure their financial security.

RBC Insurance is a brand name for the U.S. insurance operations of Royal Bank of Canada, including Liberty Life Insurance Company, which underwrites RBC *Express*TERM.

RBC *Express*TERM. SIMPLE, CONVENIENT AND WORRY-FREE FROM START TO FINISH.



› **Get the Coverage You Need.**

From \$25,000 to \$250,000*, with your choice of 10, 15, 20 or 30 year term periods.



› **No Medical Exam.**

Just answer a few simple health questions to see if you qualify.



› **No Waiting and No Uncertainty.**

It takes just minutes to apply. In most cases, approval decisions are made instantly.



› **Your Premiums Are Guaranteed.**

During the initial term period, your rate will never increase as long as your policy remains in force.



› **Manage Your Policy Online.**

Address changes and other modifications are easy using your convenient, secure online account.



› **Your Satisfaction Is Our Top**

Priority. If for any reason you decide RBC *Express*TERM isn't right for you, simply return your policy within 31 days of issue. We'll cheerfully refund all premiums, no questions asked.

Don't delay—get covered today!

licensed agent/entity
contact information

* \$200,000 in ME and MN.