

# Disability insurance

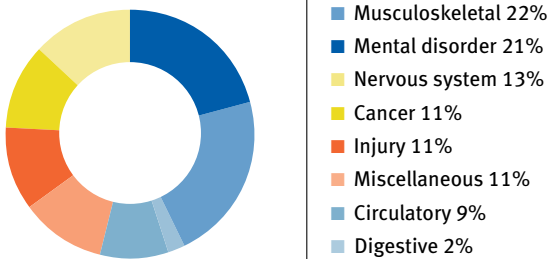
Disability claims. We're here for you. Protecting your income from the unexpected.

No one expects to become disabled, yet it happens every day and usually without warning. Having disability insurance is an effective way to help protect your lifestyle in the event you are no longer able to earn an income.

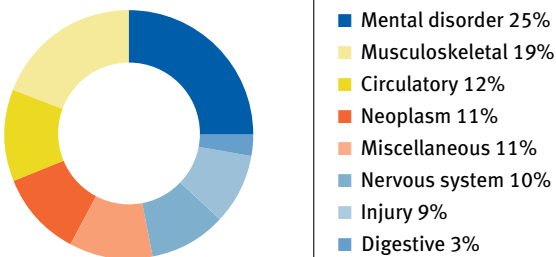
## What injuries and illnesses account for the most disability claims?

Below is a breakdown of the types and relative prevalence of disabilities drawn from RBC Insurance® open disability insurance claims at the end of 2006.

### Individual disability insurance\*



### Group long-term disability insurance\*



\* Based on number of active claims as at December 31, 2006, for group and individual disability insurance products underwritten by RBC Life Insurance.

## Disability insurance

### Disability can affect anyone, at any age, any time

Disability affects people of all ages. While the figures in the following charts suggest that a higher proportion of people aged 50 – 59 become disabled, this group also represents the highest proportion of disability insurance policyholders. It's generally assumed that more people become disabled as they age, yet surprisingly almost one in five individual claims and one in four group claims are made by individuals under age 40. That's all the more reason to consider disability insurance — no matter what your age.

Individual disability insurance*		Group long-term disability insurance*	
Age when disability occurred	Percentage of claimants	Age when disability occurred	Percentage of claimants
under 40	17%	under 40	26%
40 – 49	34%	40 – 49	33%
50 – 59	39%	50 – 59	36%
60 plus	10%	60 plus	5%

\* Based on number of active claims as at December 31, 2006, for group and individual disability insurance products underwritten by RBC Life Insurance.

## In 2006 alone RBC Insurance paid the following claims

Approximate number of open individual and group disability insurance claims at the end of 2006	10,000*
Total amount of individual and group disability insurance claims paid in 2006	\$332 million**

\* RBC Disability Claims Trends reports, December 31, 2006.

\*\* RBC Life Insurance Company, Annual Return Life-1, December 31, 2006.

## Disabilities don't distinguish between gender, age or occupation

This table provides a sampling of some of the men and women of different ages and different occupations receiving disability benefits from RBC Insurance as of 2006 year-end.\*

Occupation	Gender	Year of claim	Age at claim	Cause of claim	Claim paid to date
Accountant	Male	1994	47	Brain tumor	\$458,416
Biologist	Male	2001	45	Schizophrenia	\$242,366
Commercial artist	Female	2003	35	Retinal disorder	\$68,000
Computer programmer	Female	1997	41	Brain injury	\$216,105
Dentist	Male	1994	37	Rheumatoid arthritis	\$1,375,700
Draftsman	Male	2004	54	Parkinson disease	\$78,300
Electrician	Male	2003	56	Respiratory disease	\$38,885
Executive	Female	2005	51	Breast cancer	\$43,500
Farmer	Male	2004	25	Spinal cord injury	\$102,725
Family physician	Female	1989	33	Multiple sclerosis	\$635,529
Painter	Male	2000	31	Severe arthritis, both knees	\$147,900
Photographer	Male	2003	51	Severe injury, both wrists	\$85,104

\* Based on number of active claims as at December 31, 2006, for group and individual disability insurance products underwritten by RBC Life Insurance.

## Insurance advisors and their clients can feel confident

RBC Insurance is committed to evaluating all claims thoroughly, fairly and objectively. We pay approved claims promptly and, where appropriate, assist claimants in their efforts to return to work — all with a high level of service. That's something we can all feel good about.

**To learn more, speak to your insurance advisor today.**



RBC Insurance®

Underwritten by RBC Life Insurance Company

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