

# Protect the things that mean the most to you

Most of us want to know our families will be protected — no matter what happens to us. If you had an accident or sickness and couldn't work for a period of time, how hard would it be on your family? And what would your family do if you were no longer there to support them?

No matter the scenario, day-to-day expenses would probably be the same — or even higher — but your family's income could be much lower. This means your family might have to cut back on the things that are important to them.

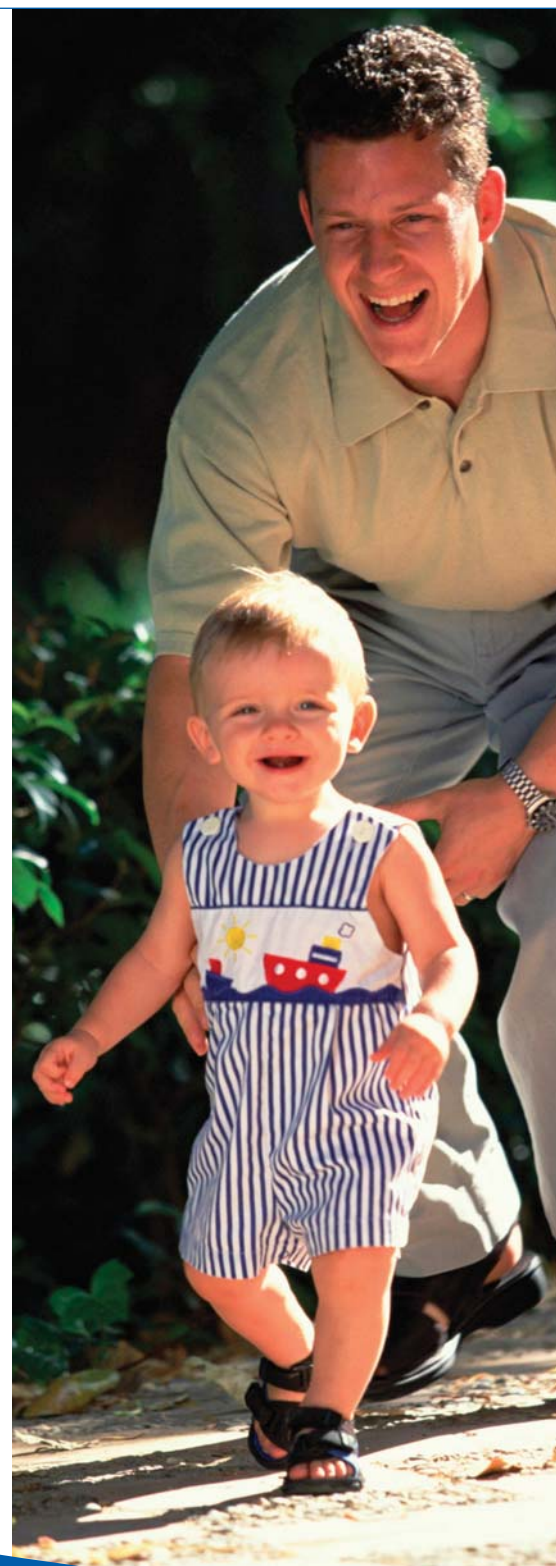
HomeProtector® and LoanProtector® insurance are designed to protect you and your family. These plans provide you with life insurance protection which pays the outstanding balance of your insured mortgage and loans. As an important added benefit, they can also include disability insurance that will pay your monthly mortgage and loan payments if you are unable to work due to a sickness or disability. And unlike most group insurance plans, if you change your employer or decide to work for yourself, your coverage stays with you.

If you currently have group or individual disability insurance, it is important to know if it will be enough to cover your expenses. These plans typically replace a percentage of your working income. That's why it's smart to protect yourself and your family with HomeProtector and LoanProtector insurance — additional coverage you can count on.

To gain a better understanding of your current disability insurance coverage, talk to your benefits administrator or review your policy. This will help you answer the following questions:

- › What percentage of my income would I receive?
- › Is income capped at a certain income level?
- › How is the benefit taxed?
- › Am I covered if I am injured outside of work?
- › Are there short and long-term benefits?

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## HomeProtector/LoanProtector insurance is designed to help maintain your lifestyle

Let's compare a client who has HomeProtector/LoanProtector disability insurance with a client who doesn't have this insurance. This example assumes they both have individual or group disability insurance that replaces 70% of their income, and they have \$200 a month in additional expenses.

Monthly	Current situation before disability	Disabled without HomeProtector/ LoanProtector insurance	Disabled with HomeProtector/ LoanProtector insurance
<b>Gross income</b>	<b>\$ 4,600</b>	<b>\$ 3,220</b>	<b>\$ 3,220</b>
<b>Expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mortgage	\$ 1,100	\$ 1,100	-
Loan	\$ 350	\$ 350	-
Property taxes	\$ 150	\$ 150	\$ 150
Heat	\$ 200	\$ 200	\$ 200
Medical costs	-	\$ 200	\$ 200
<b>Total expenses</b>	<b>\$ 1,800</b>	<b>\$ 2,000</b>	<b>\$ 550</b>
<b>Pre-tax income remaining</b>	<b>\$ 2,800</b>	<b>\$ 1,220</b>	<b>\$ 2,670</b>
<b>Total debt servicing ratio (Expenses divided by income)</b>	<b>39%</b>	<b>62%</b>	<b>17%</b>

HomeProtector insurance will pay disability benefits for a maximum period of 24 months. LoanProtector insurance will pay disability benefits for a maximum of 60 months. Refer to policy booklet for details.



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