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YOUR RBC INSURANCE LIVING BENEFITS TEAM



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HELPFUL LINKS

- › [Book a Meeting](#)
- › [Sales Resource Centre](#)
- › [BIC \(Business Intelligence Centre\) Login](#)
- › [New RBC Illustrations Software Update Available for Download](#)

Want to Book a Training on RBCI Platforms?

* All events are in PST

- › [Book a Training](#)

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Idea of the Month: Insured Retirement Savings Plan

Would a disability derail your client's retirement plans?

Often when a disability strikes, the first "expenses" to be cut are savings and insurance. Disability Insurance is meant to cover most of life's major expenses in the event of a claim, but what if the maximum amount of disability insurance your client qualifies for doesn't factor in their monthly RRSP contributions?

Protect your client's RRSP contributions with RBCI's Retirement Protector. The Retirement Protector helps clients maintain contributions to their RRSPs in the event of total disability and is offered as a standalone plan or as a rider on a fully underwritten plan. The minimum monthly benefit is \$300 per month, going all the way up to \$1,500 but not exceeding 20% of one's monthly earned income.

Retirement Protector Benefits are offered over and above issue and participation limits, meaning that event clients who can't qualify for more individual disability insurance coverage will be able to protect their RRSP contributions.

Reach out to your RBC Sales Consultant to learn more about the **Retirement Protector**.

Did you know...?

Clients can recoup lost group LTD coverage using the Special FIO Increase

The Future Income Option (FIO) rider is a great way for clients to guarantee their ability to get more coverage in future years, without the need for a new application or medicals.

An added perk of this rider is that if a client were to lose group LTD coverage because their employer has terminated it or if they've gone self-employed, the client could apply to increase their monthly benefit under their in force RBC policy by the lesser of the lost LTD coverage or the remaining Future Income Option benefit amount on their policy. The deadline to apply would be 91 days within losing the group LTD coverage, and this special option can only be exercised once.

Need a BIC Password Reset?

A temporary password will be issued during regular business hours:

Monday – Friday, 9:00 AM – 6:00 PM (EST)

- › Email:
rbcisalestechnologysupportcentre@rbc.com
- › Provide:
 - › RBC Advisor Code
 - › User ID
- › For more Information:
 - › [Click here](#)

Considering the influx of clients leaving their employer to become self-employed these days, it may be wise to make sure that a client's top-up policy includes an FIO and that they understand the importance of updating their financial advisor if they were to decide to leave their employer.

If you know if any RBC policyholders (which include FIOs) who recently became self-employed, make sure to highlight the timing of the Special Future Income Option provision!

Tip of the month

Save time using our Professional Series and Foundation Series eApp

In addition to our PDF apps, you now have the option to apply for Professional and Foundation Series policies using our web based eApp.

The e-app can be found on RBC's Business Intelligence Centre, and you can book a time with one of our Sales Support Representatives for a tour to familiarize yourself before a client meeting.

In addition to our Sales Team, you can access the following resources any time from the comfort of your own home:

[DI eApp Walkthrough Video](#)

[Electronic Signature Walkthrough](#)

[RBC Insurance Digital Tools Landing Page](#)

Quote of the month

"The secret of getting ahead is getting started." – Mark Twain