

## New Business Applications

With RBC Life Insurance Company, you now have access to a broad range of products for both individual life and living benefits. Since the acquisition of the Canadian operations of Provident Life and Accident Insurance Company (marketed under the “UnumProvident” brand), the RBC Insurance Living Benefits individual product portfolio now consists of:

- The former UnumProvident Disability product suite
- The former UnumProvident Critical Illness products
- RBC Insurance Long Term Care product

With this new product portfolio, the process for application submission has also changed.

### Applications

Our standalone DI and CI products have different Conditional Insurance Agreements and underwriting requirements than our life business. For these reasons, these products have separate and distinct applications.

Please see the summary of application forms listed below.

**Please note:** You can no longer use the *Life and/or Critical Illness Insurance Application (Form Number 89604)* or *Life or Critical Illness Short Form Application (Form Number 89600)* for any Critical Illness policies.

Please use the *Critical Illness* application (Form Number 83550/English or 83551/French)

or

*Disability and/or Critical Illness* application (83530/English or 83531/French).

To:  
All Insurance  
Representatives

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Please continue to submit your completed **life applications** through the regular channels (i.e. through your MGA). Completed applications for **living benefits** (DI, CI, LTC) should be submitted to your local RBC Insurance Regional Office.

To order applications, please contact your Regional Office, or order online at [Forms > eForms > Marketing Material Order Form](#) through the Sales Resource Centre.

Status information on your Life and LTC business continues to be available through LifeMAP, as well as from your outstanding requirements reports sent to you via courier. For your pending DI and CI policies, you will receive via fax or e-mail a weekly New Business Pending Report that provides you with a snapshot of requirements received and requirements outstanding for each application.

For more information about disability and critical illness insurance, please contact your local RBC Insurance Regional Office.

## Summary of Application Forms

Product	Application Number	Title
<b>Disability Plans</b>  <i>Underwritten, issued and administered through the Burlington office</i>	English 83530 (formerly 12012) French 83531 (formerly 12013)	<i>Disability and/or Critical Illness Application</i>
	OR English 83539/ 83568 French 83540/ 83569	OR <i>Disability Application only</i>
<b>Critical Illness Plans</b>  <i>Underwritten, issued and administered through the Burlington office</i>	English 83530 French 83531	<i>Disability and/or Critical Illness Application</i>
	OR English 83550 (formerly 12034) French 83551 (formerly 12035)	OR <i>Critical Illness Insurance Application only</i>
<b>Long Term Care</b>  <i>Underwritten, issued and administered through the Meadowvale or Montreal office (depending on your region)</i>	English 89606 French 89607	<i>Long Term Care Insurance Application</i>
<b>Life</b>  <i>Underwritten, issued and administered through the Meadowvale or Montreal office (depending on your region)</i>	English 89604 French 89605	<i>Life Insurance Application</i>
	OR English 89600 French 89601  Note: not for Preferred Term 10 or face amounts over \$500,000	OR <i>Life Insurance Short Form Application</i>

### How to Order Underwriting Requirements for Multiple Products

If a client simultaneously applies for life and another product, please:

- Order **all** requirements (i.e. requirements for *both* products)
- Provide the vendor with reference/policy numbers of all applications
- Clearly indicate on the applications which requirements were ordered, and cross-reference application and policy numbers

For more information about disability and critical illness insurance, please contact your local RBC Insurance Regional Office, or visit the Sales Resource Centre at [www.rbcinsurance.com/businesspartners/life](http://www.rbcinsurance.com/businesspartners/life)