RBC Illustrations 1.1

RBC Insurance

FYi

For more information, please contact your RBC Insurance regional office at 1-866-235-4332.

RBC Life Insurance Company

Further to recent communications regarding the systems implementation for RBC Insurance® individual disability insurance new business, a service release of RBC Illustrations, the RBC Insurance illustration software, is now available.

Software changes

1. *New "Discount" field for Guarantee Standard Issue® (GSI®) add-ons:*
   Allows you to illustrate GSI discounts on your add-on policies instead of requesting these illustrations from an RBC Insurance regional office. A pop-up box will provide direction on when to use which discount. For additional details, please contact your regional office.

2. *Quoted premium will match policy premium issued from new administration system:*
   Using RBC Illustrations 1.1 will ensure that your DI illustrations will match the premium for all DI policies issued from our new administration system. For additional details, please refer to the *Transition Rules*, "RBC Illustrations Version 1.0 – Premium Mismatch".

3. *Enhanced "Compare" and "Scenario Summary" reports:*
   Additional descriptive information allows you to more clearly compare different scenarios for your clients.

4. *Illustrate "rated" premiums for CI and DI:*
   If you anticipate a rated policy, new functionality allows you to calculate a multiple extra on a policy, so you can better prepare your client.

How do I download the service release?

Follow these steps in order to properly install the service release.

1. Ensure RBC Illustrations 1.0 is already installed on your computer. If you haven't received RBC Illustrations please contact your regional office or MGA for a CD.

2. Exit RBC Illustrations before installing the update.

3. Go to the Sales Resource Centre for RBC Insurance.

4. Click on the RBC Illustrations 1.1 link under "What's New" on the home page or Click on Sales Tools>Illustration Software> RBC Illustrations 1.1.

5. When prompted with the "File Download" select "Run" and follow the instructions on the screen.

6. The next time you launch RBC Illustrations, you can verify that you are using the correct version by looking at the window name (bar at the top of your screen). It should state "RBC Illustrations – Browser 1.1 Build 10.

If you need assistance downloading RBC Illustrations 1.1, or are unable to download as you do not have internet connectivity, please contact your RBC Insurance regional office at 1-866-235-4332.

Protecting Client Information

As you know, the Personal Information Protection & Electronic Documents Act ("PIPEDA") came into effect and all organizations have been subject to it since 2004. This act has several principles that guide organizations in the collection, use and disclosure of the personal information of clients.

Information about clients is necessary in order to ensure that you are adequately meeting their needs. In receiving this information, you also accept the responsibility of safeguarding it given Principle 4.7 of PIPEDA. You have the responsibility to protect any client data that is collected and ensure that it remains private and secure, whether on your home computer, your computer at the office, on your personal diskettes, or in paper documents. Here are a few tips to help to do this:

- Keep your laptop **locked up** out of sight when not in use. Both desktop and laptop computers can be fitted with a lock-down cable much like for bicycles. When traveling in a motor vehicle ensure the laptop is locked and out of plain view. Store it securely when traveling on public transit, trains, or airplanes. It is easy for thieves to walk away with unattended laptops.
- Be aware of the type of information being displayed on your laptop screen while using the device on public transit, trains or airplanes. Others may be looking over your shoulder while you work.
- Use the **anti-virus** software and keep it up to date. Most antivirus companies offer subscription services to ensure you get the latest updates. New threats are discovered every day. Antivirus software is available from several vendors, including:
    - Computer Associates (12-month free trial)
    - F-Secure (6-month free trial)
    - McAfee (90-day free trial)
    - Panda Software (90-day free trial)
    - Symantec (Norton) (90-day free trial)
    - Trend Micro (90-day free trial)
- Use an **Internet firewall** to help keep out hackers who might try to delete information from your computer or even steal personal information.
- Keep your Microsoft Windows up to date using Microsoft Update. It provides updates for Windows, Microsoft Office, and other Microsoft programs.
- Use **encryption software** for the storing of client information or the transmission of confidential information via email.
- Never leave confidential papers or a logged-on computer unattended. Keep files in a secure location; use shredders for sensitive documents.
- Use caution when **downloading software** or freeware from the Internet. Downloading software from the internet can potentially lead to downloading malicious code. Ensure that the source is a legitimate and reputable one. Verify that an anti-virus program checks the files on the download site. If you're uncertain, don't download the file at all or download the file to a floppy and test it with your own anti-virus software.
- Ensure printed documents are retrieved from the **printer** at the end of the day.
- Perform proper **PC shutdown** procedures at the end of the day
- **Faxes or e-mails** must be used with extreme caution. Either can be intercepted or misdirected, with serious repercussions.
- **Scan** all diskettes before use; don't open email attachments if you don't know the sender.
- **Back up your files** on a regular basis. If a virus destroys your files, at least you can replace them with your back-up copy. You should store your backup copy in a separate location from your work files, one that is preferably not on your computer.