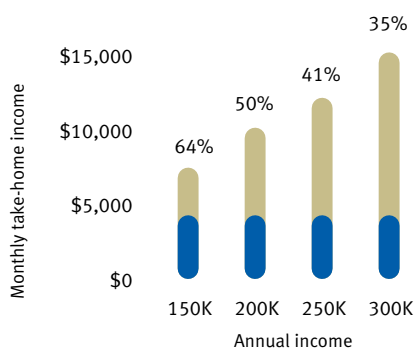


# An innovative solution — Reverse Combination Plan

Are you providing an adequate percentage of income protection for all your employees?

Your group long term disability (LTD) plan provides good broad-based coverage for most employees. However, high earners often lack the coverage they need and an LTD plan may not be enough protection. The graph below shows a typical 60% group LTD plan with a \$5,000 maximum. This graph illustrates that as salaries increase, the percentage of monthly income that is replaced decreases.

## After-tax income replacement (%)



■ LTD benefits ■ Uninsured

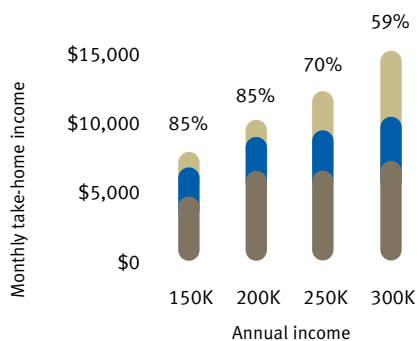
## How can you increase employee coverage?

One option would be to raise your monthly group maximum, but this may be cost-prohibitive for the company. Another option would be to offer individual coverage to key employees, but the executives might not qualify for coverage due to full medical underwriting.

## The RBC Insurance innovative solution — the Reverse Combination Plan

The RBC Insurance® Reverse Combination Plan combines group LTD and individual disability income (IDI) protection through the Guarantee Standard Issue® (also known as GSI®) program. The individual disability income GSI coverage makes up the bottom portion, or base, of the overall plan design. The group LTD plan makes up the top portion (or remainder) of the plan.

## After-tax income replacement (%) Group LTD and IDI GSI combined



■ IDI benefits ■ LTD benefits ■ Uninsured



### Expanding your benefits plan

Our innovative benefit solutions make adding the Reverse Combination Plan to your current LTD benefits simple, convenient and cost-effective:

- One medical form to complete.
- Tailored comprehensive coverage to fit your group's specific needs.
- Cost savings resulting from combining benefits and obtaining discounts, which are available for large cases.
- Premiums for RBC Insurance group LTD and individual disability income protection insurance can be conveniently paid with one cheque.
- One point of contact for all of your administration needs.

### Advantages to your company

Providing a leading-edge benefits program that includes our Reverse Combination Plan will give your company a competitive edge.

- Moves some risk from "pooled" to "insured."
- Automatically adjusts to salary changes.
- Creates cost savings through discounts, long-term rate stability, and efficiencies in integrated disability management and return to work capability.
- Creates a feeling of partnership that comes with having multiple coverages with one provider.
- Makes it easier to inform employees about benefits with one provider.
- Ensures that costs of individual coverage will remain stable while, over time, group coverage will be adjusted as both demographics and incomes change.

### Advantages to your employees

- Creates a value-added employee benefits program, especially for key employees.
- Offers portable coverage at permanently discounted rates.
- No requirement for full medical underwriting, making it easier for employees to qualify for coverage.
- Short enrolment form.

**For companies of all sizes, innovative benefit solutions offer quality insurance protection and flexible, unique coverage that balances both employee and employer costs.**

**To find out how you can provide the Reverse Combination Plan to your employees, speak with your insurance advisor.**



**RBC Insurance**

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