

FINANCIAL FRIDAYS

Life, Disability and Critical Illness



RBC
Insurance

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1.

Life Insurance

It's said that Death and Taxes are the only two guarantees in life. We're also guaranteed one life time but not necessarily a long one. Having the right type of life insurance to protect your loved ones in the event of your death, is paramount to your peace of mind, as well as theirs.



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2.

Types of Life Insurance

There are several different types of life insurance, so getting the right advice is important.

- Term life insurance
- Permanent life insurance
- Employer sponsored group life insurance

Click here to learn more:

<https://www.rbcinsurance.com/life-insurance/index.html>



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3.

Disability Insurance

No one expects to become disabled, yet it happens every day and usually without warning. Having disability insurance is an effective way to help protect your lifestyle in the event you are no longer able to earn an income.



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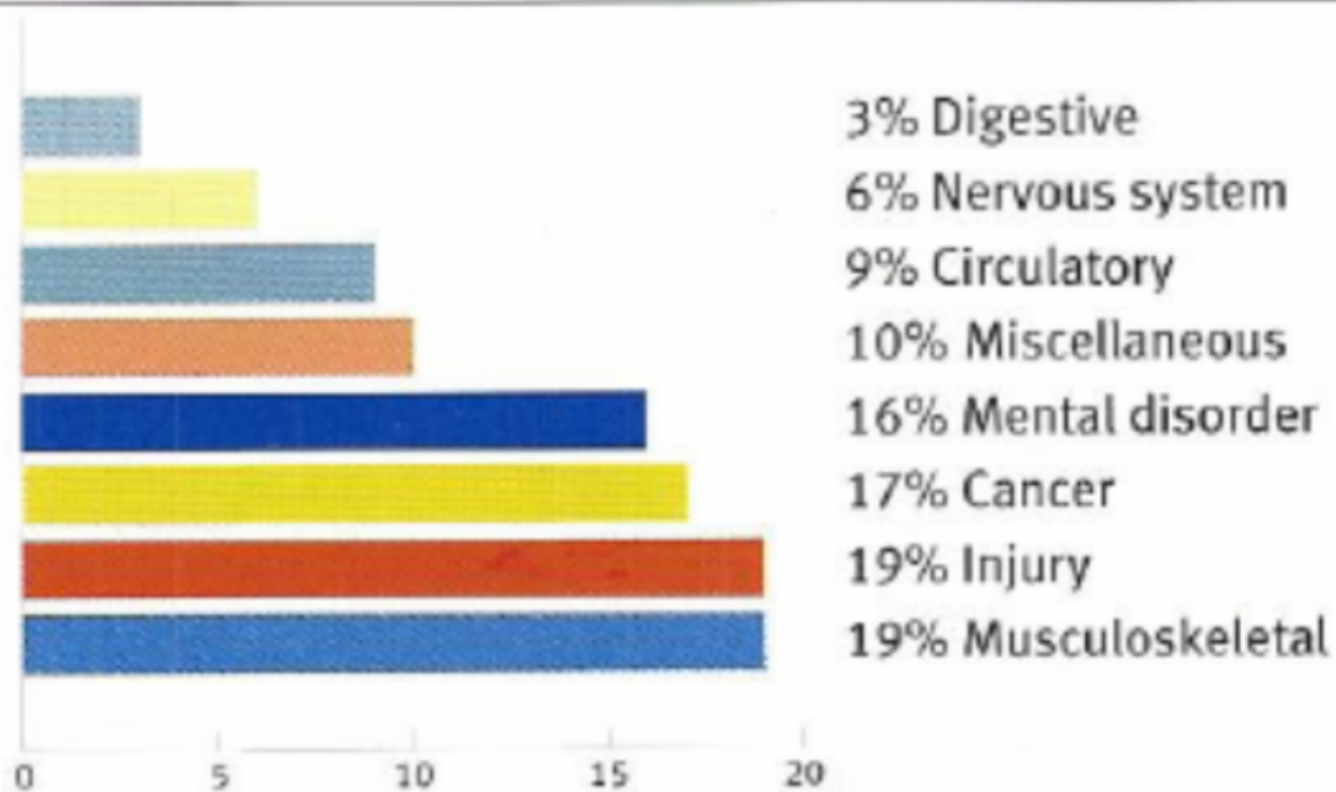
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4.

Disability Insurance

Individual disability insurance



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5.

Am I At Risk?

How would a Critical Illness affect me?

- 1 in 2 Canadians will develop cancer
- 9 in 10 Canadians have at least one risk factor for heart disease and stroke
- Each year, more than 50,000 Canadians are diagnosed with heart failure

Sources: Canadian Cancer Society, Heart and Stroke Foundation



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6.

Critical Illness Insurance

Critical illness insurance can give you financial security and valuable support services to help cope during a challenging time.

Benefits of Critical Illness Insurance



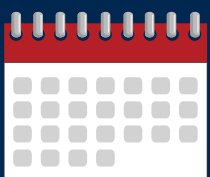
Lump-Sum Benefit

Use your benefit to maintain financial stability, access cutting-edge medical services or to aid your recovery in some other way.



Expert Medical Opinion

Get a world-renowned specialist from Best Doctors' to review your medical records to confirm your diagnosis, no matter where you live



"The Healing Journey" Program

Get help dealing with fear and anxiety and learn how to address the needs of the mind, body and spirit.



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7.

Insuring What Matters Most

Term Life (Just in Case)

- Mortgage
- Income Replacement
- Young Family

Permanent Life

- Final Expenses
- Final Income Tax
- Legacy

A Venn diagram with three overlapping circles. The top circle is teal and labeled 'Life Insurance'. The bottom-left circle is orange and labeled 'Disability Insurance'. The bottom-right circle is purple and labeled 'Critical Illness'. The intersections of the circles are shaded in various colors: brown for Life and Disability, blue for Life and Critical Illness, and red for Disability and Critical Illness. The central intersection of all three is a dark purple.

Life Insurance

- Benefit for your family
- Lump sum payout
- Term and Permanent

Disability Insurance

- Benefit for you
- Monthly income stream
- Paycheque Guarantee

Critical Illness

- Benefit for you
- Lump sum payout
- Financial Stress Relief



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Join us on Instagram Live



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Tuesday, January 25th | 11am

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