

Life Insurance

**Protection you can count on.**

RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada (RBC). We have been providing solid, affordable insurance protection for more than a century. Our financial strength and operating performance have been rated “A” (Excellent) by A.M. Best—third highest of 16 ratings.

**Don't delay—get covered today!**

RBC *ExpressTERM*, policy form series ST2 (04-04). In Idaho ST2(04-04), T-AD(01-03) and T-CR(01-03); in Texas ST2(04-04), T-AD(01-03) and T-CR(01-03). This product is available to US citizens and permanent residents. Product not available in all states or individuals residing outside the United States. State variations apply. Contact your agent or the company for complete details. Product contains exclusions and limitations, which affect benefits provided.

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**Now is the time to  
protect your family!**

*ExpressTERM* Life Insurance issued  
by Liberty Life Insurance Company



RBC Insurance®

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RBC Insurance®



LT0021br (08-09)

Why wait another minute?  
Affordable life insurance  
protection can be yours today.



RBC *Express*TERM is quality term life insurance that's available in just minutes. In fact, you can apply, be approved, and receive up to \$250,000\* in coverage in as little as 15 minutes.

Once you're approved for coverage, your RBC *Express*TERM policy takes effect the same day. You get immediate protection for your family. And the immediate satisfaction that comes from knowing you've taken an important step to assure their financial security.

**RBC *Express*TERM. SIMPLE, CONVENIENT  
AND WORRY-FREE FROM START TO FINISH.**



**Get the Coverage You Need.**  
From \$25,000 to \$250,000\*, with your choice of 10, 15, 20 or 30 year initial term periods.



**No Medical Exam.**  
Just answer a few simple health questions to see if you qualify.



**No Waiting and No Uncertainty.**  
It takes just minutes to apply. In most cases, approval decisions are made instantly.



**Your Premiums Are Guaranteed.**  
During the initial term period, your rate will never increase as long as your policy remains in force.



**Manage Your Policy Online.**  
Address changes and other modifications are easy using your convenient, secure online account.

\* \$200,000 in ME and MN.

