

RBC Wealth Management[®] Insurance Services

INSURANCE: THE FOUNDATION OF YOUR FINANCIAL STRATEGY

"I already have savings in case of emergency — my family doesn't need to worry about financial disaster."

"Insurance is complicated — I don't even understand what I'm buying."

"Why buy expensive insurance when I already have insurance through my employer?"

You've worked hard — maybe even a lifetime — to achieve the lifestyle you're enjoying. You may own your home, support a family, or are thinking about retirement goals such as buying a boat, vacation home, or taking an extended overseas trip.

What about your loved ones and their future? Can they expect the same comfortable financial lifestyle? What if you were to die, become disabled, or end up in a nursing home? Would your family have to take on the burden of debt and put their own goals and dreams aside?

As you accumulate your wealth, with insurance as the foundation of your financial strategy you can:

- Provide for the people most important to you in the event of difficult or unforeseen events;
- Have peace of mind knowing your dependents can maintain the standard of living you've worked so hard to achieve;
- Protect your ability to earn an income should you become disabled;
- Control and manage assets for effective estate transfer;
- And much more!

There are many types of insurance, each designed to protect you in different ways and achieve specific goals. Maybe you need to protect loved ones. Perhaps you don't have a family and simply need insurance to cover your bills should you die. Or maybe you are your family's breadwinner and need to protect them should you become temporarily disabled and unable to work.

Whatever your need, you and your RBC Wealth Management[®] Financial Advisor can work together to determine the insurance program that's most appropriate for your situation. Insurance is a difficult thing to talk about, not only because there are many different kinds, but also because it forces you to think about the future and unpleasant thoughts. But if you want to protect your current lifestyle and your loved ones, insurance is the foundation to the management of that risk.

HERE ARE THE BASIC TYPES OF INSURANCE

- Term Insurance
- Whole Life
- Universal Life
- Single Premium Variable Life Insurance
- Variable Universal Life
- Long-Term Care
- Disability

Contact your Financial Advisor today to learn more about how RBC Wealth Management can help meet your insurance needs.

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