



## Agent Training Guide



**RBC  
Insurance**

**Insurance offered by Liberty Life Insurance Company**  
RBC Insurance is the brand name for Liberty Life Insurance Company,  
part of the global insurance operations of Royal Bank of Canada.

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## RBC *Express*TERM Product Information

### Life made Simple.

Simple, indeed. It's RBC *Express*TERM. Quality term life insurance with a fast, hassle-free buying process that's as customer-friendly as you are.

Thanks to cutting-edge Internet technology, your customers can get up to \$250,000\* in coverage in as little as 15 minutes, with no medical exam — just a few health questions — and no lengthy underwriting delays.

Face-to-face or over the phone with the professional guidance of a licensed agent. Either way, RBC *Express*TERM is solid, dependable protection delivered with speed, convenience and intelligence. In other words, the way life insurance should be.

### RBC *Express*TERM is versatile.

*Perfect for face-to-face or over-the-phone sales* – Agents can complete the sale with a customer using any computer with an Internet connection.

### RBC *Express*TERM can help you grow.

- *Expand relationships and improve retention* – RBC *Express*TERM is another great reason for your customers to do business with you.
- *Increase customer satisfaction and build brand preference* – Convenient application process, instant coverage decisions, real-time policy issue RBC *Express*TERM represents everything you want to be to your customers.
- *Support customer acquisition strategies* – Increase referrals, leverage promotions.

### RBC *Express*TERM can help you do more for your customers.

- *Convenient access to affordable life insurance* – Provide “one-stop shopping” for their personal financial security needs.
- *Instant security and peace of mind* – Help them protect income and manage financial risk.
- *Saves time and simplifies decision-making* – apply, be approved, and receive a policy in as little as 15 minutes ... instant coverage decision means clients know exactly where they stand.\*\*

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

\*\* Issuance of the policy is dependent upon the answers to the health questions set forth in the application.

RBC *Express*TERM Responds to  
Three Core Client Needs:

- **Instant gratification** — Unlike most term life insurance products, RBC *Express*TERM offers *immediate* coverage to qualified applicants.
- **Ease and convenience** — an easy application with just nine underwriting questions.
- **Great value** — Time is a valuable resource. By providing solid, affordable level term life insurance almost instantly, RBC *Express*TERM provides value to your customers.

Key Value Drivers for the Consumer

- **Premium rate is *guaranteed for the full initial term* at time of issue.**
- **Immediate coverage to qualified applicants – no waiting.**
- **Easy application takes as little as *15 minutes***
- **10, 15, 20 and 30 year terms**
- **Affordable rates**
- **Coverage from \$25,000 to \$250,000  
(\$200,000 in Maine and Minnesota)**
- **Convenient monthly, quarterly, semi-annual or annual payments**
- **Client's choice: paper or online documents. (Online accounts have easy secure online access to all policy documents)**
- **Easy payment options — Bank draft or credit card (where available)**
- **No annual policy fees**
- **Renewable at end of term**

## RBC ExpressTERM at a Glance

**Term Periods:** 10 Year

15 Year

20 Year

30 Year

**Face Amount:** Minimum: \$25,000  
Maximum: \$250,000 (\$200,000 in ME and MN)

**Issue Ages:** 10 Year: 18-65  
15 Year: 18-60  
20 Year: 18-55  
30 Year: 18-45

**Payment Method:** Credit Card Monthly, Quarterly, Semi-annually, Annually (not available in all states)  
EFT Monthly, Quarterly, Semi-annually, Annually

**Optional Riders:** Children's Rider: Provides term insurance on the lives of the insured's children. Premiums are guaranteed and level for the term of the coverage. This benefit may be added at or after issue of the base coverage.

Term Period: The minimum of:

- 1) The period from rider issue until the youngest child's 25th birthday
- 2) The period from rider issue until the policy anniversary following the insured's 65th birthday

Face Amount: Minimum: \$1,000  
Maximum: \$10,000

Issue Age: Children: 0-18 years of age (17 in PA)

Insured: 18-55 years of age (10, 15 & 20 year term)

Insured: 18-45 years of age (30 year term)

Accidental Death: This rider provides level accidental death coverage. Premiums are guaranteed and level throughout the term of the coverage. This benefit may be added at or after issue of the base coverage.

Term Period: The period from rider issue until the policy anniversary following the insured's 72nd birthday.

Face Amount: Same as Base Coverage

Product not available in all states. State variations may apply. Product contains exclusions and limitations, which affect benefits provided. Suicide while sane or insane is not covered during the first two policy years; instead, premiums paid will be returned (subject to state variations). Two (2) year contestability period (one year in CO and ND).

## Who is RBC Insurance?

RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada. We've been providing families with solid, affordable insurance protection for more than a century. Our résumé includes over 80 years of direct marketing experience as a leading provider of optional insurance protection to customers of financial institutions.

RBC is one of the strongest and fastest-growing financial services organizations in North America, with 60,000 employees serving over 12 million personal, business and public sector clients in North America and around the world. At RBC Insurance, we help families find innovative ways to manage risk and build for the future in today's complex, fast-changing world. Our promise is simple: quality protection, exceptional financial stability and outstanding service.

Liberty Life Insurance Company's financial strength and operating performance is rated "A" (Excellent) — 3<sup>rd</sup> highest of 16 ratings — by A.M. Best Company, an independent rating agency. Liberty Life Insurance Company is solely responsible for its financial obligations.

## Contact Information

Sales & Marketing:

Laura Rush, Sales Manager  
[Laura.rush@rbc.com](mailto:Laura.rush@rbc.com)  
864-609-4949

Nancy Olson, Vice President  
[Nancy.a.olson@rbc.com](mailto:Nancy.a.olson@rbc.com)  
864-609-4619

Web Site & Agent Support:

[salesdesk@rbc.com](mailto:salesdesk@rbc.com)  
888-262-8131

Policyowner Service:

[expresstermcustomersupport@rbc.com](mailto:expresstermcustomersupport@rbc.com)  
866-816-6767

# System Processes and Procedures

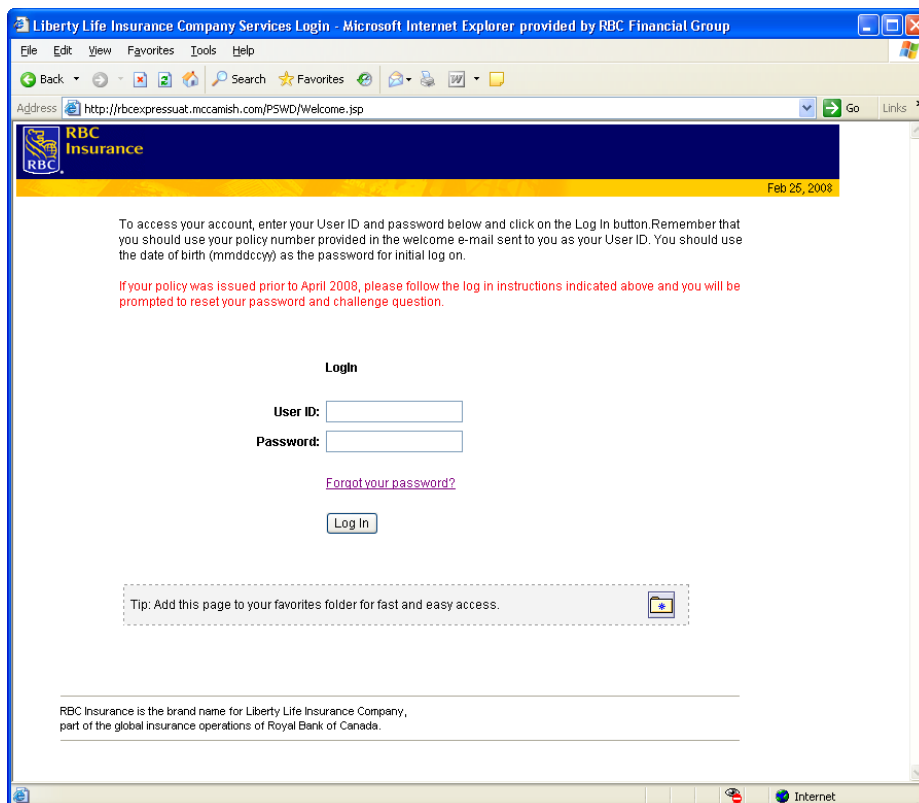
## Important Note

The online environment of RBC ExpressTERM requires that you remember several simple principles while conducting a sale. Following these guidelines will ensure an appropriate sale and protect both you and your clients from potential problems.

- The agent needs to be speaking directly to the proposed insured, not someone acting on their behalf.
- The owner, insured and payor must be the same person at the time of application and issue. Other arrangements may be made through customer service once the policy is issued.
- The application underwriting questions must be read verbatim to the proposed insured. And the answers must be accurately recorded.
- The e-mail address provided for e-signature must be the proposed insured's e-mail address. Never use another person's address or your own.

## Log On

- Go to <https://securer.rbcexpressterm.com>
- Enter User ID and Password  
(The first time you log in, your User ID and password are the same; you will then be prompted to change your password.)



Liberty Life Insurance Company Services Login - Microsoft Internet Explorer provided by RBC Financial Group

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address <http://rbcexpressuat.mccamish.com/PSWD/welcome.jsp> Go Links

**RBC Insurance**

Feb 25, 2008

To access your account, enter your User ID and password below and click on the Log In button. Remember that you should use your policy number provided in the welcome e-mail sent to you as your User ID. You should use the date of birth (mmddccyy) as the password for initial log on.

If your policy was issued prior to April 2008, please follow the log in instructions indicated above and you will be prompted to reset your password and challenge question.

**Login**

User ID:

Password:

[Forgot your password?](#)

Tip: Add this page to your favorites folder for fast and easy access.

RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada.

## Sign Up a New Customer

There are 2 options when signing up a new customer. When the proposed insured is physically present, you will use the Walk In (Face-To-Face) option. When you are on the phone with the proposed insured, you will choose Phone.

- Contact Method:
  - Choose Phone if the proposed insured is on the phone with you.
  - Choose "Walk In (Face-To-Face)" if the proposed insured is sitting with you.
- Click "NEXT" to begin the application process

Sign Up New Customer - Microsoft Internet Explorer provided by RBC Financial Group

Address: <http://bcexpressuat.mccamish.com/PSWD/signUpCust.do?ts=1201708155655>

LOGGED IN: >> Jan 30, 2008

RBC Insurance

Home | Sign Up New Customer | User Profile | Log Out

Select Accounts  
Applications  
Print Queue  
Reports  
Indexed  
Contact Us  
Maintenance

### Sign Up New Customer

Agent Number:

Contact Method:

RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada.

Done Internet

Sign Up New Customer - Microsoft Internet Explorer provided by RBC Financial Group

Address: <http://bcexpressuat.mccamish.com/PSWD/signUpCust.do?ts=1201809150584>

LOGGED IN: Michael Rowell >> Jan 31, 2008

RBC Insurance

Home | Sign Up New Customer | User Profile | Log Out

Select Accounts  
Applications  
Print Queue  
Reports  
Indexed  
Contact Us  
Maintenance

### Sign Up New Customer

Agent Number:

Contact Method:

RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada.

Done Internet

## Generate a Quote

- Collect basic quote data from client.

The screenshot shows a web browser window titled "Get Quote - Microsoft Internet Explorer provided by RBC Financial Group". The address bar contains the URL: <http://rbcexpressuat.mccamish.com/PSWD/signUpCust.do?ts=1201708160530>. The page features the RBC Insurance logo and navigation links for Home, Product Information, Contact Us, and Privacy. The main heading is "RBC ExpressTERM™" with an "Application Progress" bar showing 20% completion. The section "Quote and Application" includes instructions: "Enter your client's information to get a quote and start the application process for RBC ExpressTERM life insurance." and "For your information or your client's information, the application and issue process takes about 15 minutes, from start to finish." A "Start A New Quote Here" box contains the following form fields: Gender (Male), Date of birth (03/23/1980), Height (6 Ft. 1 In.), Weight (200 lbs.), and State (AZ). Below these fields is a question: "In the past 12 months have you used any nicotine or tobacco products?" with radio buttons for Yes and No (selected). A "Get Quote" button is located at the bottom of the form.

Get Quote - Microsoft Internet Explorer provided by RBC Financial Group

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address <http://rbcexpressuat.mccamish.com/PSWD/signUpCust.do?ts=1201708160530> Go Links

Home | Product Information | Contact Us | Privacy

**RBC Insurance**

**RBC ExpressTERM™**

Application Progress

20% 40% 60% 80%

### Quote and Application

Enter your client's information to get a quote and start the application process for RBC ExpressTERM life insurance.

For your information or your client's information, the application and issue process takes about 15 minutes, from start to finish.

**Start A New Quote Here**

Gender: Male

Date of birth: (MM/DD/YYYY) 03/23/1980

Height: 6 Ft. 1 In.

Weight: 200 lbs.

State: AZ

In the past 12 months have you used any nicotine or tobacco products?

Yes:

No:

**Get Quote**

Done Internet

## Determine appropriate coverage amount and term:

- Term is 10, 15, 20 or 30 years.
- Coverage is from \$25,000 – \$250,000
- Payment Frequency is Monthly, Quarterly, Semi-Annually or Annually
- Once the coverage term, amount and frequency are chosen, click “calculate” for the premium amount.
- Click Next to continue.

**Quote Results - Microsoft Internet Explorer provided by RBC Financial Group**

File Edit View Favorites Tools Help

Address <http://rbcxpressuat.mccamish.com/PSWD/GetQuote.do?ts=1201708674256> Go Links

### Adjust Quote

You may modify the term, coverage amount, payment frequency and add riders by clicking in the drop-down boxes or radio buttons below.

Product	Coverage Amount	Payment Frequency
RBC Express Term II-10 Years	\$25,000.00	Monthly

Optional Riders

[Accidental Death Benefit](#)

[Children's Insurance Benefit](#)

---

**Your Estimated Monthly Premium: \$5.36**

**Calculate Save Next**

Note: 1. To save your application now and continue at another time, click Save.  
2. To ensure your application data updates accurately, please do not use the forward arrow on your browser window to proceed forward in the process. Use only the "NEXT" button at the bottom of this page.

Done Internet

## On-line Interview

Ask the applicant 9 health and lifestyle questions. Refer to your underwriting guide for a detailed list of each question and results.

- You must read the application questions verbatim to the proposed insured.
- Accurately record the responses.

**Health and Risk Factors - Microsoft Internet Explorer provided by RBC Financial Group**

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <http://rbcxpressuat.mccanish.com/PSWD/QuoteResults.do?ts=1201709325174> Go Links

**Application Questionnaire**

Application Progress: 20% 40% 60% 80%

**Answer A Few Questions**

1 Are you a U.S. citizen or a permanent U.S. resident that holds a permanent visa?  Yes  No

2 In the past 12 months have you used any nicotine or tobacco products?  Yes  No

3 Have you been diagnosed as having AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) or tested positive for HIV (Human Immunodeficiency Virus)?  Yes  No

4 In the past 2 years, have you been hospitalized or evaluated in an emergency room or immediate care center for any chronic illness requiring ongoing treatment or care by a physician?  Yes  No

5 Are you awaiting a diagnosis or been advised to have a surgical operation, a diagnostic test or an evaluation that has not yet been completed?  Yes  No

6 In the past 10 years, have you received any treatment, medical advice, or consultation for, been diagnosed with, or had any known indication of: diabetes; cancer (excluding basal cell or squamous cell carcinoma of the skin), stroke or transient ischemic attack (TIA), emphysema; chronic bronchitis; chronic lung disease; major depression; bipolar disease or mood disorder; schizophrenia; Alzheimer's disease; dementia; degenerative muscle or nerve disease/disorder; paralysis; lupus; rheumatoid arthritis; alcohol or drug abuse; OR any disease or disorder of the following: heart, aorta, coronary arteries, peripheral vascular system, blood, liver, pancreas, kidney, brain, or connective tissue?  Yes  No

Done Internet

**Health and Risk Factors - Microsoft Internet Explorer provided by RBC Financial Group**

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <http://rbcxpressuat.mccanish.com/PSWD/QuoteResults.do?ts=1201709325174> Go Links

7 In the past 3 years, has your driver's license been suspended or revoked, or have you been convicted of or pleaded "guilty" or "no contest" to any felony, DW/DUI, or are you in prison or serving a probation/parole program?  Yes  No

8 In the past 2 years, have you participated in any hazardous activities or extreme sports?  Yes  No

9 Do you have any existing life insurance or annuity contracts? (If Yes, submit required replacement form.)  Yes  No

Save Next

Note: 1. To save your application now and continue at another time, click Save.  
2. To ensure your application data updates accurately, please do not use the forward arrow on your browser window to proceed forward in the process. Use only the "NEXT" button at the bottom of this page.

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Policy form number ST2 (04-04), et al.

Done Internet

## Replacements:

If your client is replacing a policy, complete all the necessary information. Below are screenshots of a generic state replacement. State variations apply.

- Indicate the company the client intends to replace.
- Indicate the policy the client is replacing (if applicant doesn't know the policy number, insert the social security number).
- Enter the amount of coverage that is being replaced.
- Enter the year issued.
- Click Add Company/Contract to save the replacement.

Replacement Info - Microsoft Internet Explorer provided by RBC Financial Group

Address: <http://rbcxpressuat.mccanish.com/PSWD/healthRiskFactors.do>

RBC Insurance

Home | Product Information | Contact Us | Privacy

Replacement Disclosure

Application Progress: 20% 40% 60% 80%

**Replacement Contract Information**  
Please provide information about your existing life insurance contract(s).

**Existing Life Insurance Contract**

\* Insurance Company Name:

Liberty Life Insurance Company

Address:

City:  State:  Zip:

Policy/Contract Number:

Contract Amount: \$

Year Issued:

\* - required

- Click Add Company/Contract to replace more than one policy, or
- Click Next to continue the sales process.

Replacement Info - Microsoft Internet Explorer provided by RBC Financial Group

Address: <http://rbcxpressuat.mccanish.com/PSWD/replacePolicy.do>

RBC Insurance

Home | Product Information | Contact Us | Privacy

Replacement Disclosure

Application Progress: 20% 40% 60% 80%

**Replacement Contract Information**  
The table below summarizes your existing Life Insurance contract information. If this is correct, click Next. If you have an additional life insurance contract to replace, click Add Company/Contract.

**Policy to be Replaced:**

Company Name	Contract Number	Year Issued	Amount	
Jackson National Life	00100020093949	1997	\$150,000.00	<a href="#">Delete</a> <a href="#">Edit</a>

Note: 1. To save your application now and continue at another time, click Save.  
2. To ensure your application data updates accurately, please do not use the forward arrow on your browser window to proceed forward in the process. Use only the "NEXT" button at the bottom of this page.

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Rev. 7/15/08

## Contact Information and Beneficiary

- Collect the client's personal data.
  - Remember:
    - The owner, insured and payor must be the same individual at issue.
    - The e-mail address provided must be the proposed insured's e-mail
- Designate a beneficiary. The beneficiary can be an entity or an individual. The percentages must equal 100%. Designating a contingent beneficiary is optional.
- **If you choose the "Other" option for the beneficiary, a social security number is required.**

**Applicant Information**

This Applicant Qualifies

To issue the policy, complete the applicant's personal information in the form below and click "Next." All data is submitted over a secure connection.

**Name** First Name: John MI: Last Name: Smith

**Address Line 1**: 123 Windy Way

**Address Line 2**

**City**: Scottsdale **State**: AZ **Zip**: 88756

**Home Phone**: 999 123 1234

**Work Phone**: (optional)

**Email**: johnsmith@aol.com

**Verify Email**: john.smith@aol.com

**Social Security #**: 999 99 9999

**State of Birth**: AZ

**Country of Birth**: USA

**Occupation**: Sales

**Beneficiary Information**

If no beneficiary is named, any and all benefits will go to the owner's estate.

**Primary Beneficiary** (percentages must total 100%)

First Name	MI	Last Name	Suffix	Relationship	%	Social Security #
Jennifer		Smith		Spouse	100	999 99 9991
				Select		
				Select		

**Entity** Type: Estate %

**Contingent Beneficiary** (percentages must total 100%)

First Name	MI	Last Name	Suffix	Relationship	%	Social Security #
				Select		
				Select		

**Entity** Type: Estate %

You may add additional beneficiaries to your policy once it has been issued.

**Save** **Next**

Note: 1. To save your application now and continue at another time, click Save.  
2. To ensure your application data updates accurately, please do not use the forward arrow on

## Payment Information

The applicant provides payment method. We allow for credit cards (in available states) or automatic bank draft from either checking or savings accounts. At issue, the payer must be the insured; once a policy is issued changes may be made through Customer Service.

Payment - Microsoft Internet Explorer provided by RBC Financial Group

Address: <http://rbcxpressuat.mccamish.com/PSWD/applicantInfo-submit.do>

RBC Insurance

Home | Product Information | Contact Us | Privacy

### Payment Information

Application Progress: 20% 40% 60% 80%

**Verify Product Itemization**  
Please verify the selected benefits. To remove a benefit, simply deselect that benefit.

Item Description	Monthly Cost
<input checked="" type="checkbox"/> RBC Express Term II -	\$ 5.36

**Select Payment Frequency**

One annual payment of \$ 59.50 **Best Value!**

Two semi-annual payments of \$30.55

Four quarterly payments of \$15.55

Twelve monthly payments of \$5.36

**Payment Method**  
Input your client's checking account or credit card information (not available in all states) below.

Credit card  Bank Transfer(EFT)

MasterCard VISA DISCOVER American Express

Please verify that the Credit Card Billing Address shown below is the same as it appears on the Credit Card billing statement.

Payment - Microsoft Internet Explorer provided by RBC Financial Group

Address: <http://rbcxpressuat.mccamish.com/PSWD/applicantInfo-submit.do>

RBC Insurance

### Payment Method

Input your client's checking account or credit card information (not available in all states) below.

Credit card  Bank Transfer(EFT)

MasterCard VISA DISCOVER American Express

Please verify that the Credit Card Billing Address shown below is the same as it appears on the Credit Card billing statement.

Cardholder's Name: John Smith (as appears on card)

Card Type: Visa

Card Number: 4111111111111111 (Enter without dashes or spaces)

Expiration Date: 12 / 2008

Security Code: 123

Credit Card Billing Street Address: 123 Windy Way

City: Scottsdale

State: AZ Zip: 68756

Save Next

Note: 1. To save your application now and continue at another time, click Save.  
2. To ensure your application data updates accurately, please do not use the forward arrow on your browser window to proceed forward in the process. Use only the "NEXT" button at the bottom of this page.

## Signature Method

- Choose electronic to utilize e–signature. This is the preferred signing method.
- If the customer does not have e–mail or cannot e–sign, use paper signature.

NOTE: A paper signature will result in a longer time to issue. Utilizing e–signature is the quickest way to have your customer covered.

Signing Method(Application Number) - Microsoft Internet Explorer provided by RBC Financial Group

File Edit View Favorites Tools Help

Address http://rbcxpressuat.mccanish.com/PSWD/verifyProductItemization.do

Home | Product Information | Contact Us | Privacy

RBC Insurance

Application Review

Application Progress

20% 40% 60% 80%

Choose a Preferred Contact/Signing Method

Signing Method: Electronic

Next

Note: To ensure your application data updates accurately, please do not use the forward arrow on your browser window to proceed forward in the process. Use only the "NEXT" button at the bottom of this page.

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Done Internet

## Replacement Form Signature (if applicable)

Clients signing electronically and replacing a policy must first sign their replacement forms.

- The form is presented with an electronic signature box at the bottom of the page. Some states require multiple signatures and others require the client to initial certain boxes.
- The client must type name and the date
- The agent must then sign the replacement form by typing his or her name and the date.

The screenshot shows a web browser window titled "Life Replacement - Microsoft Internet Explorer provided by RBC Financial Group". The address bar shows the URL: <http://rbcexpressuat.mccamish.com/PSWD/signMethod.do>. The page content includes:

### RBC ExpressTERM - Sign Online

#### Life Replacement Form

[Click here to view replacement form](#)

Insurer	Insured	Contract No.
Jackson National Life	John Smith	00100020093949

To add your [electronic signature](#) to this document, type in the text exactly as it is displayed under each box.

**Applicant's Name:**   
John Smith

**Date:**   
01/30/2008

**Sales Representative's Name:**   
.....

**Date:**   
01/30/2008

## Agent Signature

If the client is a telephone customer, you will be prompted with the following screen:

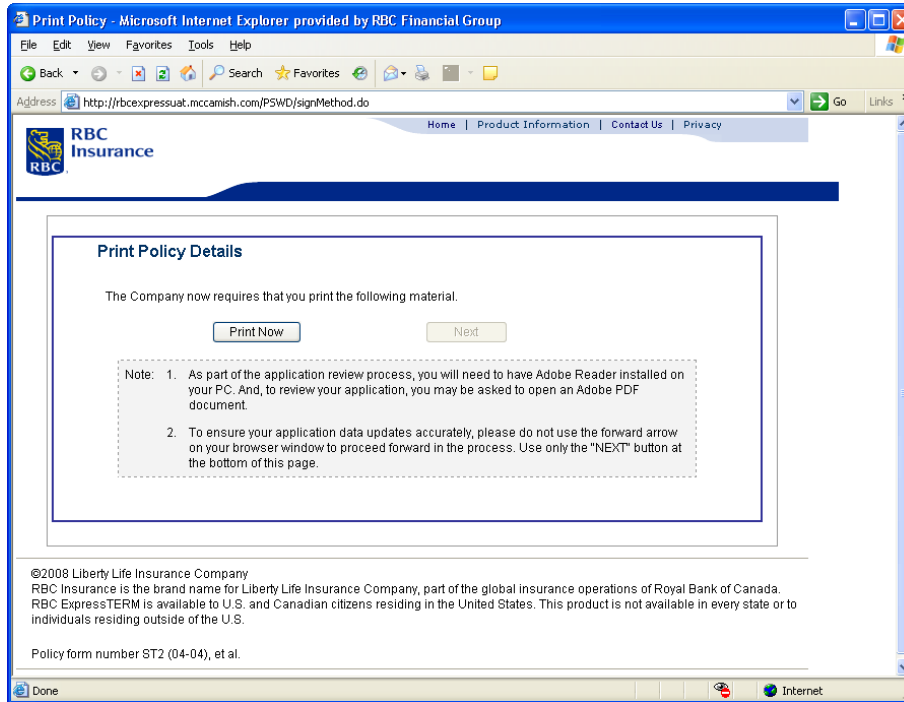
The screenshot shows a web browser window titled "Agent Statement - Microsoft Internet Explorer provided by RBC Financial Group". The address bar shows the URL: <http://rbcepressuat.mccamish.com/PSWD/captureAgentSignature.do?ts=1203955043069>. The page features the RBC Insurance logo and navigation links for Home, Product Information, Contact Us, and Privacy. The main content area is titled "Application Review" and includes an "Application Progress" bar showing 20%, 40%, 60%, and 80% completion. Below this is the "Agent Statement" section, which contains the following text: "Agent's Statement: I have truly and accurately recorded the information given by the Applicant." and "To the best of my knowledge, the policy applied-for (check which applies) \_\_\_ does X does not involve any replacement of any life or annuity contracts." A bolded instruction states: "If replacement is involved, required replacement forms must be completed and signed." The form includes input fields for "Agent's Name" (containing "Agent Name"), "Date" (containing "02/25/2008"), and "Agent Agrees" (containing "I Agree"). A "Save" button labeled "Add My Signature" is positioned below the "Agent Agrees" field. At the bottom of the page, there is a copyright notice: "©2008 Liberty Life Insurance Company. RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada. RBC ExpressTERM is available to U.S. and Canadian citizens residing in the United States. This product is not available in every state or in..."

The screenshot shows a web browser window titled "Send Email - Microsoft Internet Explorer provided by RBC Financial Group". The address bar shows the URL: <http://rbcepressuat.mccamish.com/PSWD/captureAgentSignature.do>. The page features the RBC Insurance logo and navigation links for Home, Product Information, Contact Us, and Privacy. The main content area is titled "Verify E-Mail Address and Save Information:" and contains the following text: "Simply verify the applicant's e-mail address and click Save Information. The password has been pre-populated with the applicant's date of birth (mmddccyy) and cannot be changed. An e-mail will be generated to the applicant with log in instructions immediately so they can complete their purchase." The form includes input fields for "User ID" (containing "L2..."), "E-mail" (containing "la..."), "Password" (containing "\*\*\*\*\*"), and "Re-enter Password" (containing "\*\*\*\*\*"). A "Save Information" button is located below the "Re-enter Password" field. At the bottom of the page, there is a copyright notice: "©2008 Liberty Life Insurance Company. RBC Insurance is the brand name for Liberty Life Insurance Company, part of the global insurance operations of Royal Bank of Canada. RBC ExpressTERM is available to U.S. and Canadian citizens residing in the United States. This product is not available in every state or to individuals residing outside of the U.S." and a policy form number: "Policy form number ST2 (04-04), et al."

## Walk-In Customer: Required Disclosures

If the client is a Walk-In, please print the following disclosures:

Before signing the application, clients must be given disclosures that describe in part what they are signing. These disclosures include information on the Medical Information Bureau, Information of Insurance Practices, and the RBC Privacy Policy. You may not continue the process until you have printed these documents and delivered them to your client.



## Applicant Signature: Walk-In Customer

- If “Walk-In (Face to Face)” was the contact method chosen, the application will generate after the system verifies the payment data.
- At this point, the computer screen should be made available to the applicant to review the application data and e-sign the application.
- The electronic signature consists of typing in the three fields: the applicants name, the date, and the words “I Agree.”
- After the client clicks “Complete My Application,” the system performs a real-time MIB (Medical Information Bureau) check.

The screenshot shows a Microsoft Internet Explorer window titled "Complete your application screen - Microsoft Internet Explorer provided by RBC Financial Group". The address bar shows the URL: <http://rbcepressuat.mccamish.com/PSWD/captureAgentSignature.do>. The page content includes several notices for residents of New Jersey, New Mexico, Pennsylvania, and Virginia. A checkbox is checked, indicating agreement to the terms of service. Below the notices, there is a section for entering the insured's name, date, and agreement. The name field contains "John Smith", the date field contains "01/30/2008", and the agreement field contains "I Agree". A "Complete My Application" button is visible at the bottom.

**For residents of New Jersey** - NOTICE: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**For residents of New Mexico** - NOTICE: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**For residents of Pennsylvania** - NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**For residents of Virginia** - NOTICE: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

I have read and I agree to Liberty Life Insurance Company's Terms of Service Agreement. I have reviewed the Privacy Policy and I have reviewed the Notice Regarding MIB, Inc., Consumer Reports, and Insurance Information Practices.

This policy is issued subject to verification of medical data and other information.

To sign this document, type in the text exactly as it is displayed under each box, and then click on the 'Complete My Application' button below.

<b>Insured's Name:</b> John Smith John Smith	<b>Date:</b> 01/30/2008 01/30/2008	<b>Insured Agrees:</b> I Agree I Agree
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