



**RBC
Insurance**

The fact is that your health is your wealth ...

Based on your current annual income, these are your potential earnings to age 65, assuming a 5% increase each year.

At age	\$24,000	\$36,000	\$48,000	\$60,000	\$72,000	\$84,000	\$96,000	\$120,000	\$180,000
25	2,899,195	4,348,792	5,798,389	7,247,986	8,697,584	10,147,181	11,596,778	14,495,973	21,743,960
26	2,738,281	4,107,421	5,476,561	6,845,701	8,214,842	9,583,981	10,953,122	13,691,403	20,537,105
27	2,585,029	3,877,544	5,170,058	6,462,573	7,755,087	9,047,602	10,340,116	12,925,146	19,387,719
28	2,439,075	3,658,613	4,878,151	6,097,688	7,317,226	8,536,764	9,756,301	12,195,377	18,293,065
29	2,300,072	3,450,108	4,600,143	5,750,179	6,900,215	8,050,251	9,200,287	11,500,359	17,250,539
30	2,167,687	3,251,531	4,335,375	5,419,218	6,503,062	7,586,906	8,670,750	10,838,437	16,257,656
31	2,041,607	3,062,411	4,083,214	5,104,018	6,124,821	7,145,625	8,166,428	10,208,036	15,312,053
32	1,921,531	2,882,296	3,843,061	4,803,826	5,764,592	6,725,357	7,686,122	9,607,653	14,411,479
33	1,807,172	2,710,758	3,614,344	4,517,930	5,421,516	6,325,102	7,228,688	9,035,860	13,553,790
34	1,698,259	2,547,388	3,396,518	4,245,647	5,094,777	5,943,906	6,793,036	8,491,295	12,736,943
35	1,594,532	2,391,799	3,189,065	3,986,331	4,783,597	5,580,863	6,378,129	7,972,662	11,958,993
36	1,495,745	2,243,618	2,991,490	3,739,363	4,487,235	5,235,108	5,982,980	7,478,726	11,218,089
37	1,401,662	2,102,493	2,803,324	3,504,155	4,204,986	4,905,817	5,606,648	7,008,310	10,512,465
38	1,312,059	1,968,089	2,624,118	3,280,148	3,936,177	4,592,207	5,248,236	6,560,296	9,840,443
39	1,226,723	1,840,084	2,453,446	3,066,807	3,680,169	4,239,530	4,906,892	6,133,615	9,200,422
40	1,145,450	1,718,176	2,290,901	2,863,626	3,436,351	4,009,076	4,581,801	5,727,252	8,590,878
41	1,068,048	1,602,072	2,136,096	2,670,120	3,204,144	3,738,168	4,272,192	5,340,240	8,010,360
42	994,331	1,491,497	1,988,663	2,485,829	2,982,994	3,480,160	3,977,326	4,971,658	7,457,486
43	924,125	1,386,188	1,848,250	2,310,313	2,772,375	3,324,438	3,696,501	4,620,626	6,930,939
44	857,262	1,285,893	1,714,524	2,143,155	2,571,786	3,000,417	3,429,048	4,286,311	6,429,466
45	793,583	1,190,374	1,587,166	1,983,957	2,380,749	2,777,540	3,174,332	3,967,915	5,951,872
46	732,936	1,099,404	1,465,872	1,832,340	2,198,808	2,565,276	2,931,744	3,664,681	5,497,021
47	675,177	1,012,766	1,350,354	1,687,943	2,025,532	2,363,120	2,700,709	3,375,887	5,063,830
48	620,169	930,253	1,240,338	1,550,422	1,860,506	2,170,591	2,480,675	3,100,844	4,651,266
49	567,780	851,670	1,135,560	1,419,450	1,703,339	1,987,229	2,771,119	2,838,900	4,258,349
50	517,886	776,828	1,035,771	1,294,714	1,553,657	1,812,599	2,071,542	2,589,428	3,884,142
51	470,367	705,551	940,734	1,175,918	1,411,102	1,646,285	1,881,469	2,351,838	3,527,754
52	452,112	637,667	850,223	1,062,779	1,275,335	1,487,891	1,700,446	2,125,558	3,188,337
53	382,011	573,017	764,022	955,028	1,146,033	1,337,039	1,528,044	1,910,056	2,865,083
54	340,963	511,444	681,926	852,407	1,022,889	1,193,370	1,363,852	1,704,815	2,557,222
55	301,869	452,804	603,739	754,674	905,608	1,056,543	1,207,478	1,509,348	2,264,021

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**Your most valuable asset lost
when you can least afford it.**

Consider this ...

Out of 1,000 people, the number who will suffer a long term disability before age 65*.

At age		At age	
25	578 – 3 out of 5	45	396 – 2 out of 5
30	541 – 5 out of 9	50	329 – 1 out of 3
35	501 – 1 out of 2	55	246 – 1 out of 4
40	453 – 4 out of 9	60	142 – 1 out of 7

In addition ...

Look at the average duration of a disability which lasts three months or longer.

Age	Duration	Age	Duration
25	2.1 Years	45	3.2 Years
30	2.5 Years	50	3.1 Years
35	2.8 Years	55	2.6 Years
40	3.1 Years		

*Source: 1985 Commissioner's Individual Disability Table A. Developed from actual claims experience on insured lives.

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