

NOTAM

To: Holders of Canadian Air Line Transport Pilot Licenses
From: RBI Advisory Group - Administrators of the Professional Pilot Insurance Plan
Subject: Exclusive Coverage for ATPL's and their families

PROFESSIONAL PILOT INSURANCE PLAN is a Group Life Insurance plan designed *by pilots* and is **exclusively available** to the holders of **Canadian ATPL's and their families**. This coverage is offered at outstanding rates. The chart below compares Professional Pilot Insurance Plan (PPIP) age banded rates to other leading Life Insurance Company's standard ten year renewable term rates for a male non-smoker in good health.

Monthly premiums for \$100,000 coverage:

| AGE | PPIP | Manulife | Canada Life | GWL | Equitable Life | RBC Life | Empire Life | Standard Life |
|-----|-------|----------|-------------|-------|----------------|----------|-------------|---------------|
| 30 | 6.80 | 11.51 | 11.34 | 11.34 | 11.16 | 11.30 | 11.25 | 11.52 |
| 35 | 7.60 | 12.12 | 11.88 | 11.88 | 11.52 | 11.91 | 11.88 | 11.97 |
| 40 | 10.10 | 14.58 | 14.31 | 14.31 | 13.68 | 14.36 | 14.40 | 14.13 |
| 45 | 14.30 | 19.31 | 18.45 | 18.45 | 17.82 | 18.69 | 18.72 | 18.36 |
| 50 | 21.10 | 26.42 | 24.93 | 24.93 | 24.75 | 25.98 | 25.83 | 26.01 |
| 55 | 32.00 | 38.17 | 37.62 | 37.62 | 37.35 | 37.65 | 37.53 | 39.15 |

Premium rates are subject to change without notice.

In addition, there are many **exclusive** features of this plan such as:

- ✓ You are automatically pre-qualified if you hold a current and valid Canadian ATPL, a valid Cat. 1 medical and are a resident of Canada.
- ✓ Your existing coverage does not change in the event you lose your Cat 1 medical.
- ✓ Coverage is completely portable, meaning you do not need to be employed or keep your present job to keep your coverage.
- ✓ Plan members may increase or decrease your coverage at any time as your personal circumstances change.
- ✓ Your spouse may also apply for coverage and, if approved, receive the same low rates.

Many of our members have purchased this coverage simply as a **low-cost alternative to mortgage insurance**. Others have purchased the coverage as top-up insurance to their existing life coverage. For more information and complete details of this unique program, please visit our website at www.ppip.ca or contact our office. We look forward to speaking with you!