



Coverage Options and Rates - Pilot Income Protection

Sample Benefits and Rates*				
Monthly Benefit	Waiting Period			
	365 Days	180 Days	120 Days	90 Days
\$1,000/month	\$26.07	\$28.97	\$31.87	\$33.31
\$1,500/month	\$39.11	\$43.45	\$47.80	\$49.97
\$2,000/month	\$52.14	\$57.94	\$63.73	\$66.63
\$2,500/month	\$65.18	\$72.42	\$79.66	\$83.29
\$3,000/month	\$78.22	\$86.91	\$95.60	\$99.94
\$3,500/month	\$91.25	\$101.39	\$111.53	\$116.60
\$4,000/month	\$104.29	\$115.88	\$127.46	\$133.26
\$4,500/month	\$117.32	\$130.36	\$143.40	\$149.91
\$5,000/month	\$130.36	\$144.84	\$159.33	\$166.57

*Excludes Provincial Sales Tax

You choose the waiting period (365, 180, 120 or 90 days) then choose the monthly benefit amount. The minimum is \$1,000 and the maximum is \$5,000. It is important to note that the **amount payable from all sources including your employer plan cannot exceed 85% of your net monthly income**. Contact RBI Advisory Group at 1-888-724-1444 to help you determine the appropriate benefit amount and to ensure that you do not purchase and pay for more coverage than you would be eligible to receive, based on your income.

Example: You elect to buy a Pilot Income Protection benefit of \$4,000 per month with a waiting period of 180 days. If you are sick or had an accident and cannot carry out your normal occupation as a pilot, after the waiting period of 180 days following the date of the accident or when you first saw a medical practitioner, the plan will pay out a monthly benefit of \$4,000 for a maximum of 60 months or until you reach age 65, whichever comes first. The monthly premium for this benefit amount is \$115.88. Note that total benefits from all sources including your employer plan cannot exceed 85% of your net monthly income. You cannot receive more while disabled than you did while working and you won't want to pay premium for a benefit you will not be eligible to receive. RBI Advisory Group can help you determine an appropriate benefit amount based on your income.

Please note, Employer Pilot groups may qualify for a reduced "group" rate based upon the number of pilots to be insured under the program. Please contact RBI Advisory Group for details including pricing.