



# DISABILITY: A CANADIAN REALITY

PROTECT YOUR MOST VALUABLE ASSET — YOUR ABILITY TO EARN AN INCOME

## IT'S MORE COMMON THAN YOU THINK

1 IN 7 CANADIANS HAVE A DISABILITY<sup>1</sup>

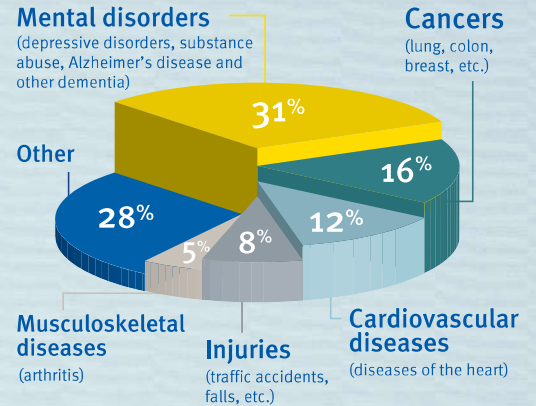


MOST DISABLED PEOPLE ARE  
NOT BORN WITH THEIR DISABILITY

# 1 IN 3

WORKING-AGE CANADIANS WILL  
BECOME DISABLED AND UNABLE TO  
WORK BEFORE THEY TURN 65<sup>2</sup>

## THE MOST COMMON FORMS MAY SURPRISE YOU<sup>3</sup>



Less than **10%** of disabilities are caused by accidents, such as workplace injuries or vehicular accidents

## COSTS ADD UP OVER TIME

When a disability lasts longer than **90 days**, the length of that disability averages between **2.1 and 3.2 years**<sup>4</sup>



An average 30-year-old Canadian has over **three million dollars** of income at risk due to disability<sup>5</sup>

## IF YOU'RE DISABLED YOU ARE LIKELY TO NEED IN-HOME HELP<sup>6</sup>



**60%** of disabled people need help with daily activities, such as walking, cooking, cleaning, personal hygiene

## IT'S MORE AFFORDABLE THAN YOU THINK

# 1% TO 3% OF ANNUAL INCOME<sup>7</sup>

Learn more about the potential impact disability could have on you and your family. Visit [www.rbcinsurance.com/protectyourincome](http://www.rbcinsurance.com/protectyourincome) or speak to your Insurance Advisor.

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<sup>1</sup> Statistics Canada <sup>2</sup> 1985 Commissioners Individual Disability Table A <sup>3</sup> World Health Organization — Disease and injury country estimates (November 2013) <sup>4</sup> 1985 Commissioners Individual Disability Table A <sup>5</sup> RBC Insurance assumes average age of Canadian = 30 average individual income = \$50k and annual increases of 3% and retirement at age 65 <sup>6</sup> Statistics Canada — Participation and Activity Limitation Survey 2006 <sup>7</sup> Based on the purchase of the maximum benefit amount available for individuals aged 35-45 with incomes of \$60-100k a year.