



December 2025

YOUR RBC INSURANCE LIVING BENEFITS TEAM



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HELPFUL LINKS

- › [Book a Meeting](#)
- › [Sales Resource Centre](#)
- › [BIC \(Business Intelligence Centre\) Login](#)
- › [New RBC Illustrations Software Update Available for Download](#)

Want to Book a Training on RBCI Platforms?

* All events are in PST

- › [Book a Training](#)

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Sales Resource Centre **NEW**

We're excited to share that the new [Sales Resource Centre](#) has officially launched, bringing significant improvements to the tools and resources you rely on. The updated platform features a streamlined layout, faster navigation and enhanced access to product material, marketing and illustrations.

Business Overhead Expense

Have you thought about small business owners?

The Business Overhead Expense policy provides individual business overhead expense reimbursement protection. This coverage allows a small business to meet its everyday expenses even while the owner is disabled. This way, the business remains viable until the owner can return to work or make a decision regarding the future of the business.

This product meets the needs of self-employed professionals and small business owners with less than 5 employees, where the enterprise depends on the ability of the owner to generate income and pay the bills.

For more details, see our [Business Overhead Expense - Advisor Guide](#)

RBC Illustrations **UPDATED**

RBC Illustrations 12.7 is now available on the Software Centre and includes our new Term Exchange Privilege enhancements for YourTerm Policies issued effective December 1, 2025.

Instant approvals up to \$3M in Life Insurance

RBC Insurance is pleased to announce that instant approvals are now available up to \$3 million on eligible life-insurance applications, providing faster decisions and more streamlined experience. This enhancement strengthens your ability to deliver comprehensive protection solutions with greater speed and confidence.

Need a BIC Password Reset?

A temporary password will be issued during regular business hours:

Monday – Friday, 9:00 AM – 6:00 PM (EST)

- › Email:
rbcisalestechnologysupportcentre@rbc.com
- › Provide:
 - › RBC Advisor Code
 - › User ID
- › For more Information:
 - › [Click here](#)

Term Exchange Rules *NEW*

RBC Insurance is pleased to announce an update to the Term Exchange future:

Effective December 1, 2025, we've significantly enhanced the Term Exchange Privilege for new RBC YourTerm 10-year policies, extending the exchange window to 8 years, allowing all term lengths under Term 40 to exchange, and permitting exchanges to any eligible term length.

Upcoming Webinars

December 3rd is the **International Day of Persons with Disabilities**.

Did you know that only 10% or less of financial advisors actively discuss disability insurance with their clients?

We are here to help:

Our Western Canadian wholesaling team is happy to announce our much requested DI School dates in **early 2026**.

January 9 – The Basics: Why, Who, and How to Sell Disability Insurance

January 16 – Understanding Disability Insurance Solutions

January 23 – off due to internal conference.

January 30 – Putting Your Knowledge into Action

February 6 – Application and Underwriting

February 13 – Wage Loss Replacement Plan Concept

February 20 – Special Offerings for Medical and Engineering Students

February 27 – Needs and Solutions for Business Owners

You can register now [HERE](#)

Quote of the Month

"Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us." — Hal Borland