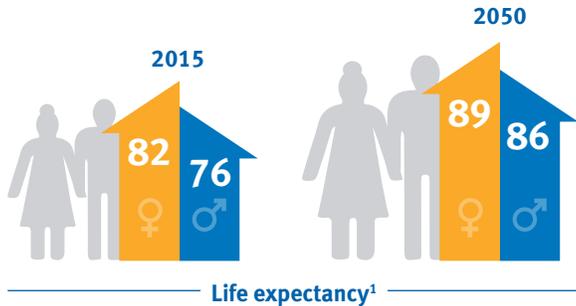


Does your retirement plan provide guaranteed income for life?

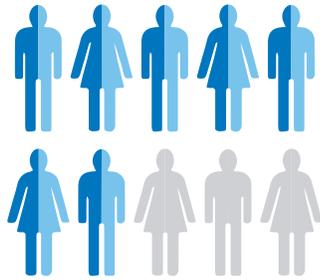
Annuities can provide income for as long as you need it

Living longer requires saving more



61% of Canadians are worried about outliving their retirement savings¹

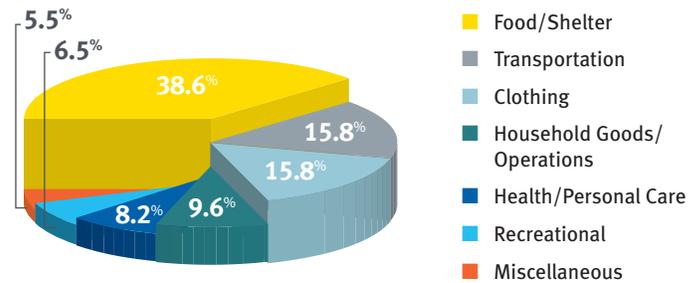
NEARLY 70%
OF
CANADIANS



don't have a workplace pension plan³

Basic expenses add up over time²

Average Annual Household Consumption for Seniors



\$3,000

On average, a senior requires \$3,000 per month to cover basic expenses for their household

Canadian public benefits do not provide adequate retirement income⁴

Amount required per month to cover basic living costs

\$3,000

\$ 1,558 Public benefits

\$ 1,442 GAP

Guarantee your retirement income

A **\$250,000** investment in an annuity yields **\$1,500** monthly in guaranteed income, for the rest of your life.⁵

Annuities can be an important piece of your retirement portfolio. To find out more about annuities, speak to your Insurance Advisor.



RBC Insurance

Underwritten by RBC Life Insurance Company

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¹ Statistics Canada, Health Statistics Division, 2011; 25th Annual RBC RRSP Poll. ² Statistics Canada, Canadian Household Spending table: Average Consumption for Canadians 65+, 2011. ³ Statistics Canada, Pension Plans in Canada and Labour Force Survey, 2011. ⁴ Statistics Canada, Canadian Household Spending table: Average Consumption for Canadians 65+, 2011. ⁵ Approximation based on age 70 male, non-registered deposit in a single life annuity with 10 year guarantee.

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