





# **RBC Payout Annuities**

## It's good to know you've made the right decision

Our goal at RBC Insurance<sup>®</sup> is to help you achieve the retirement of your dreams. RBC<sup>®</sup> Payout Annuities provide a guaranteed income for life or for a specific term, moving you closer to making those dreams a reality.

Enclosed you will find:

#### 1. A final copy of your RBC Payout Annuities - Annuity Details Confirmation

The final Annuity Details Confirmation forms part of your RBC Payout Annuities Contract. All other illustrations and confirmations previously received are now considered null and void. RBC Life Insurance Company agrees to pay the annuity as outlined in this Annuity Details Confirmation.

### 2. Your RBC Payout Annuities Contract

This contract outlines all the terms and provisions applicable under your RBC Payout Annuities Policy.

#### 3. A copy of your original application

The Annuity Policy consists of the Contract, the Application, the Annuity Details Confirmation and any applicable addendum(s) and amendments agreed upon. Please review and retain these documents for future reference.

If you have any questions concerning your RBC Payout Annuities Contract, or you would like to discuss your other insurance needs, please contact your advisor.

For more information, please visit us online at www.rbcinsurance.com/payoutannuities.

Thank you for making us an important part of your retirement plan.

Sincerely,

Cathy Preston
Vice President Individual Markets

RBC Life Insurance Company

Rino D'Onofrio

President and Chief Executive Officer

RBC Life Insurance Company

We're here for you. If there is something in your policy that you don't understand, if there's anything in your life that has changed or if you just need advice, please contact your advisor or call us at 1-877-933-4800.



Insurance