

We all want to earn higher returns on our investments. Of course, the potential for higher returns is typically accompanied by the presence of higher risk.

Based on my analysis of your needs, I have an investment to recommend to you that combines the potential for higher returns and the ability to minimize investment risk. I'm delighted to introduce a family of segregated funds from RBC Insurance®.

These segregated funds are insurance products, called RBC Guaranteed Investment Funds, offered by RBC Life Insurance Company. They combine the growth potential of a mutual fund with the security of principal guarantees. They're a simple and effective way to meet your financial needs. With RBC Guaranteed Investment Funds, you will benefit from the strength of the underlying mutual funds managed by RBC Global Asset Management Inc., one of Canada's leading money managers. And you can experience the trust RBC® has earned from generations of Canadians since 1864.

RBC Guaranteed Investment Funds offer you:

- **Security:** principal guarantees that protect the amount you invest in the event you lose market value. You're guaranteed to receive at least 75% of your original investment at maturity and the choice of a) 75% at death or b) 100% at death for deposits made before age 80 plus 80% at death for deposits made after age 80, less withdrawals and fees;
- **Efficiency:** the ability to avoid the cost and public disclosure of probate for your segregated funds assets, which is a lengthy process by which a court validates your will, thus preserving your money and privacy;
- **Flexibility:** Benefit from your investment gains by resetting your guaranteed values, allowing you to increase your guaranteed amounts over time;
- **Protection:** the potential for creditor protection, which can safeguard your segregated funds assets in the case of a bankruptcy.

I am here to help you achieve your financial goals, and would be happy to meet with you to discuss this further. Please call me at

Sincerely,