

Are you retirement ready?

As your life evolves, your goals change – and so should your investment plan.



Insurance

RBC Insurance® has solutions to meet every life stage. RBC® Guaranteed Investment Funds, also known as segregated funds, can add growth and guarantees to your investment plan – think of them as a mutual fund wrapped in an insurance guarantee.



SINGLE

No dependants
Typically fewer expenses
A lifetime to save/invest



NEW FAMILY

Dependants
More expenses
Still time to save



RETIREMENT RAMP-UP

May still have dependants
Concerns about unexpected expenses, market volatility and leaving a legacy



RETIRED

Living longer
Concerned about outliving income, living independently, transferring estate

Investor Profile

Medium to high risk

Looking for long term investments, allowing for maximum growth

Medium risk

Medium returns; looking to save for short and long term goals

Low to medium risk

Looking for a solution to protect investments with a focus on preserving assets for loved ones

Low risk

Looking to preserve savings and to generate a reliable income stream

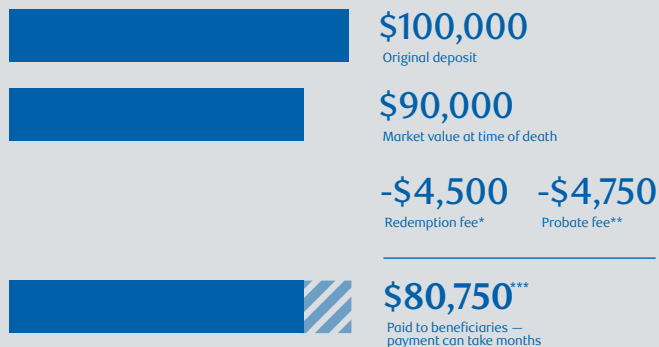
Segregated funds have unique features that are only available from an insurance company.

- 1 Death benefit guarantee: Your beneficiaries can receive up to 100% of your original deposit even if the market value is less.
- 2 Estate planning benefits with the ability to bypass probate, minimizing estate fees and taxes.

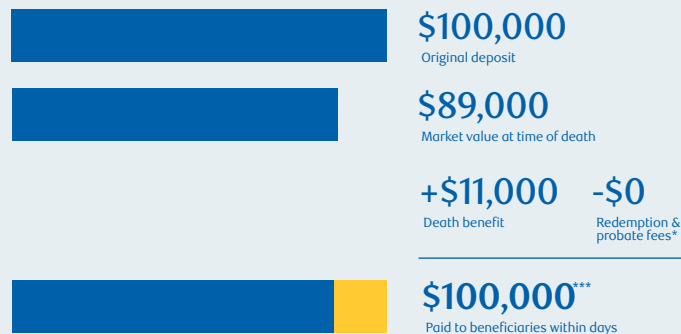
See the charts below for the differences between a mutual fund and a segregated fund investment, with a focus on the two benefits above.

Comparison of the benefits of mutual and segregated funds

MUTUAL FUND ACCOUNT



SEGREGATED FUND CONTRACT



RBC GIF can be the right fit for your investment plan

To find out more about RBC GIF, visit rbcinsurance.com/segregated-funds or speak to your insurance advisor

* RBC Insurance waives the sales charge options at death for segregated funds.

** Costs are estimated for a mutual fund portfolio of \$100,000 in Ontario, where the annuitant passes away within one year of the deposit. Does not include additional accounting fees. Probate fees vary by province.

*** For illustration purposes only. Assume client is invested in a Balanced Portfolio and the value of the investment drops 10% at the time of death. Segregated fund fees are higher than mutual fund fees as they include a management fee and an insurance fee component.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. RBC Guaranteed Investment Funds are individual variable annuity contracts and are referred to as segregated funds. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. When clients deposit money in an RBC Guaranteed Investment Funds contract, they are not buying units of the mutual fund or portfolio managed by RBC Global Asset Management Inc. and therefore do not possess any of the rights and privileges of the unitholders of such funds. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at rbcinsurance.com/segregated-funds.