

Product features and benefits



Insurance

Consumer protection

Discovering an additional level of security with segregated funds

You may have heard how segregated funds can offer you the growth potential of mutual funds and the protection of principal guarantees. But can you really be sure your investment will be protected if your life insurance company becomes insolvent?

In a word, yes!



Ensuring that your investment is protected

All deposits made to RBC® Guaranteed Investment Funds (GIFs) are covered by the Canadian insurance industry's own insurance body: Assuris.

Assuris, known until December 1, 2005 as The Canadian Life and Health Insurance Compensation Corporation (CompCorp), is a not-for-profit organization. Its role is to help protect Canadian contractholders¹ in the event that their life insurance company becomes insolvent. Assuris protects contractholders by minimizing their loss of benefits and ensuring a quick transfer of policies to a solvent company where their benefits will continue to be honoured.

If your life insurance company becomes insolvent, Assuris guarantees that you will retain **up to \$60,000 or 85% of the promised guaranteed amounts, whichever is higher.**

Simplicity. Strength. Trust.

There is confidence in knowing that your assets are well invested and well protected. RBC Guaranteed Investment Funds are a powerful investment solution to help you meet your needs.

For more information on Assuris, please visit assuris.ca.

For more information on RBC Guaranteed Investment Funds, please speak with your advisor.

¹ Contractholder refers to the owner of the contract and may be different from the annuitant for non-registered contracts. Annuitant refers to the person on whose life the guarantees and annuity payments are based.

This summary has been prepared to help you make the most of investment opportunities available through RBC Guaranteed Investment Funds. Other summaries include The Benefits of Segregated Funds, Creditor Protection, Estate Planning and Taxation. Please contact your advisor to obtain copies.

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.