

RBC Growth Insurance™ and RBC Growth Insurance Plus™

– participating life insurance product suite

At a Glance Advisor Guide

Available for New Business and Conversions



Insurance

FOR ADVISOR USE ONLY

At a Glance

Coverage Types	<ul style="list-style-type: none"> Single life Joint first to die Joint last to die 														
Issue Limits	<p>RBC Growth Insurance: \$25,000 to \$25,000,000*</p> <p>RBC Growth Insurance Plus: \$250,000 to \$25,000,000*</p> <p>* Amounts over \$10,000,000 are subject to head office approval prior to issue.</p>														
Classes	<ul style="list-style-type: none"> Issue age 0-17: Juvenile/blended for the life of the policy Issue age 18-80: Standard Non-Smoker, Standard Smoker 														
Premium Payment Method	<ul style="list-style-type: none"> Annual Monthly PAD (annual x 0.09) 														
Plan Options	<ul style="list-style-type: none"> 10-Pay 20-Pay Life-Pay (payable to age 100) 														
Policy Fee	<p>Base – \$50.00 annually or \$4.50 monthly</p> <p>Policy fee is only required while base premiums are being paid.</p>														
Guaranteed Cash Values	<p>RBC Growth Insurance: Start at the end of the 5th policy year</p> <p>RBC Growth Insurance Plus: Start at the end of the 1st policy year</p>														
Dividend Options	<ul style="list-style-type: none"> Paid-up additions Reduced premiums Dividends on deposit Cash Enhanced insurance 														
Deposit Options	<p>Only available for 20-Pay and Life-Pay policies with paid-up additions or enhanced insurance dividend options.</p> <ul style="list-style-type: none"> Minimum: \$100 monthly or \$1,200 annually Maximum: Determined on an annual basis to maintain policy status as tax exempt 														
Riders (non-participating)	<ul style="list-style-type: none"> RBC <i>YourTerm</i>™ rider (10, 15, 20, 25) Children's term rider Accidental death benefit rider Total disability waiver of premium rider Payor death and disability waiver of premium rider Guaranteed insurability rider 														
Non-Forfeiture Options	<ul style="list-style-type: none"> Automatic premium loan (APL) Reduced paid-up 														
Additional Features	<ul style="list-style-type: none"> Compassionate advance (non-contractual) Premium offset (non-contractual) <p>RBC Growth Insurance only:</p> <ul style="list-style-type: none"> Juvenile guaranteed insurability benefit 														
Premium Bands	<table border="0"> <tr> <td>RBC Growth Insurance:</td> <td>RBC Growth Insurance Plus:</td> </tr> <tr> <td>1. \$10,000 – \$49,999*</td> <td>1. \$250,000 – \$499,999</td> </tr> <tr> <td>2. \$50,000 – \$99,999</td> <td>2. \$500,000 – \$999,999</td> </tr> <tr> <td>3. \$100,000 – \$249,999</td> <td>3. \$1,000,000 – \$25,000,000</td> </tr> <tr> <td>4. \$250,000 – \$499,999</td> <td></td> </tr> <tr> <td>5. \$500,000 – \$999,999</td> <td></td> </tr> <tr> <td>6. \$1,000,000 – \$25,000,000</td> <td></td> </tr> </table> <p>* Amounts of \$10,000 – \$24,999 are for RBC Growth Insurance face amount reductions only. RBC Growth Insurance and RBC Growth Insurance Plus are not eligible for combined banding.</p>	RBC Growth Insurance:	RBC Growth Insurance Plus:	1. \$10,000 – \$49,999*	1. \$250,000 – \$499,999	2. \$50,000 – \$99,999	2. \$500,000 – \$999,999	3. \$100,000 – \$249,999	3. \$1,000,000 – \$25,000,000	4. \$250,000 – \$499,999		5. \$500,000 – \$999,999		6. \$1,000,000 – \$25,000,000	
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For more information, please contact your MGA or call your **RBC Insurance Sales Consultant** at 1-866-235-4332 or visit www.rbcinsurance.com/participatinglife.



Insurance

RBC Growth Insurance and RBC Growth Insurance Plus are participating life insurance products that combine the benefits of insurance protection with guaranteed cash value growth. This guide is intended to provide advisors with an overview of product information. This guide is not intended to be relied upon as tax advice for your clients' specific situation. Every effort has been made to ensure accuracy of the information in this guide. Despite our best efforts, some errors and omissions may occur. In the event of a discrepancy, the terms of the applicable RBC Growth Insurance policy will take precedence over any information contained in this guide. Please review the sample policies before advising your client.

Not intended for client distribution. Please refer to the sample contract for complete policy provisions.

Underwritten by RBC Life Insurance Company.

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