

Top rates for your large case clients and competitive compensation for you

RBC YourTerm™ Life Insurance



Insurance

FOR ADVISOR USE ONLY

Take advantage of our new large case term rates

RBC Insurance offers competitive compensation:

- 45% first year compensation for RBC *YourTerm* 10
- 50% first year compensation for RBC *YourTerm* 20
- 50% first year compensation for RBC *YourTerm* 30

Note: The maximum Issue Limit for RBC *YourTerm* 10 is \$25,000,000.*

* The illustration software allows you to quote between \$10,000,000 and \$25,000,000; however, amounts in this range are subject to head office approval prior to issue.



RBC <i>YourTerm</i> 10		\$10,000,000		
Standard MNS	Age 35	Age 40	Age 45	
RBC Insurance	\$3,630	\$4,880	\$7,650	
BMO Insurance	\$3,950	\$5,150	\$8,550	
Canada Life	\$3,948	\$5,252	\$8,516	
Desjardins	\$3,840	\$5,140	\$8,340	
The Empire Life	\$3,650	\$4,950	\$8,250	
SSQ Life	\$3,960	\$5,260	\$8,460	
Sun Life	\$3,825	\$5,125	\$8,525	
RBCI Rank	1	1	1	
Optimum MNS	Age 35	Age 40	Age 45	
RBC Insurance	\$2,750	\$3,570	\$5,450	
BMO Insurance	\$3,250	\$4,050	\$5,950	
Canada Life	\$3,356	\$4,464	\$7,239	
Desjardins	\$3,040	\$3,640	\$5,640	
The Empire Life	\$2,950	\$3,650	\$5,450	
SSQ Life	\$3,060	\$3,660	\$5,560	
Sun Life	\$2,925	\$3,825	\$5,825	
RBCI Rank	1	1	1	

RBC <i>YourTerm</i> 10		\$10,000,000		
Standard FNS	Age 35	Age 40	Age 45	
RBC Insurance	\$2,480	\$3,270	\$5,330	
BMO Insurance	\$2,850	\$3,550	\$5,750	
Canada Life	\$2,714	\$3,630	\$5,698	
Desjardins	\$2,640	\$3,340	\$5,440	
The Empire Life	\$2,550	\$3,450	\$5,350	
SSQ Life	\$2,660	\$3,560	\$5,660	
Sun Life	\$2,625	\$3,525	\$5,625	
RBCI Rank	1	1	1	
Optimum FNS	Age 35	Age 40	Age 45	
RBC Insurance	\$2,020	\$2,700	\$3,520	
BMO Insurance	\$2,250	\$3,050	\$3,850	
Canada Life	\$2,307	\$3,085	\$4,843	
Desjardins	\$2,140	\$2,840	\$3,740	
The Empire Life	\$2,050	\$2,750	\$3,550	
SSQ Life	\$2,060	\$2,760	\$3,660	
Sun Life	\$2,525	\$3,225	\$4,025	
RBCI Rank	1	1	1	

Source: LifeGuide[®], 2022.03

Initial annual premiums rounded to the nearest dollar excluding incentives offered by competitors. RBC[®] premium rates illustrated above are for standalone policies only.

RBC <i>YourTerm</i> 20		\$10,000,000	
Standard MNS	Age 35	Age 40	Age 45
RBC Insurance	\$5,530	\$8,910	\$14,380
BMO Insurance	\$5,950	\$9,450	\$15,350
Canada Life	\$5,919	\$9,630	\$15,641
Desjardins	\$5,640	\$9,140	\$14,940
The Empire Life	\$5,650	\$9,150	\$15,050
SSQ Life	\$5,760	\$9,260	\$15,160
Sun Life	\$5,925	\$9,425	\$15,325
RBCI Rank	1	1	1
Optimum MNS	Age 35	Age 40	Age 45
RBC Insurance	\$4,340	\$6,380	\$10,330
BMO Insurance	\$4,950	\$6,950	\$11,550
Canada Life	\$5,327	\$8,667	\$14,077
Desjardins	\$4,540	\$6,640	\$10,740
The Empire Life	\$4,350	\$6,450	\$10,450
SSQ Life	\$4,560	\$6,560	\$10,960
Sun Life	\$4,725	\$6,825	\$11,225
RBCI Rank	1	1	1

RBC <i>YourTerm</i> 20		\$10,000,000	
Standard FNS	Age 35	Age 40	Age 45
RBC Insurance	\$3,860	\$6,170	\$10,140
BMO Insurance	\$4,450	\$6,750	\$11,050
Canada Life	\$4,321	\$6,718	\$10,914
Desjardins	\$3,940	\$6,340	\$10,440
The Empire Life	\$4,050	\$6,350	\$10,450
SSQ Life	\$4,060	\$6,460	\$10,560
Sun Life	\$4,325	\$6,625	\$10,925
RBCI Rank	1	1	1
Optimum FNS	Age 35	Age 40	Age 45
RBC Insurance	\$3,010	\$4,470	\$7,590
BMO Insurance	\$3,550	\$4,950	\$8,850
Canada Life	\$3,889	\$6,047	\$9,823
Desjardins	\$3,140	\$4,740	\$8,240
The Empire Life	\$3,150	\$4,550	\$8,050
SSQ Life	\$3,160	\$4,560	\$8,060
Sun Life	\$3,625	\$5,025	\$9,125
RBCI Rank	1	1	1

RBC <i>YourTerm</i> 30		\$10,000,000	
Standard MNS	Age 35	Age 40	Age 45
RBC Insurance	\$11,110	\$18,190	\$29,210
BMO Insurance	\$11,650	\$18,650	\$32,650
Canada Life	\$11,650	\$18,650	\$32,650
Desjardins	\$12,240	\$19,940	\$34,640
The Empire Life	\$11,350	\$18,450	\$32,450
SSQ Life	\$11,360	\$18,560	\$32,560
Sun Life	\$11,625	\$18,625	\$32,625
RBCI Rank	1	1	1
Optimum MNS	Age 35	Age 40	Age 45
RBC Insurance	\$7,800	\$12,600	\$21,520
BMO Insurance	\$9,150	\$14,450	\$24,550
Canada Life	\$10,485	\$16,785	\$29,385
Desjardins	\$9,240	\$15,540	\$26,140
The Empire Life	\$8,950	\$14,250	\$24,350
SSQ Life	\$7,960	\$12,860	\$21,960
Sun Life	\$9,125	\$14,425	\$24,525
RBCI Rank	1	1	1

RBC <i>YourTerm</i> 30		\$10,000,000	
Standard FNS	Age 35	Age 40	Age 45
RBC Insurance	\$7,700	\$12,880	\$20,750
BMO Insurance	\$8,350	\$13,250	\$22,850
Canada Life	\$8,350	\$13,250	\$22,850
Desjardins	\$8,840	\$14,240	\$24,140
The Empire Life	\$8,150	\$13,050	\$22,550
SSQ Life	\$8,160	\$13,160	\$22,660
Sun Life	\$8,325	\$13,225	\$22,825
RBCI Rank	1	1	1
Optimum FNS	Age 35	Age 40	Age 45
RBC Insurance	\$5,450	\$9,270	\$15,540
BMO Insurance	\$6,350	\$10,650	\$17,850
Canada Life	\$7,515	\$11,925	\$20,565
Desjardins	\$6,840	\$11,240	\$18,740
The Empire Life	\$6,250	\$10,550	\$17,750
SSQ Life	\$5,560	\$9,460	\$15,860
Sun Life	\$7,525	\$12,225	\$19,625
RBCI Rank	1	1	1

Source: LifeGuide[‡], 2022.03

Initial annual premiums rounded to the nearest dollar excluding incentives offered by competitors. RBC[®] premium rates illustrated above are for standalone policies only.

For more information, contact your MGA or your RBC Insurance Sales Consultant at **1-866-235-4332** or visit www.rbcinsurance.com/advisor-term.

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