

RBC® Guaranteed Investment Funds at a glance



Insurance

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Feature	Invest Series	Series 1	Series 2
For clients focused on	Accumulation	Accumulation, estate planning, decumulation	Accumulation, estate planning, decumulation
Highlights	Provides maximum growth potential with a basic level of protection	Provides some growth potential with an enhanced level of protection	Provides some growth potential with a maximum level of protection
Death benefit guarantee ¹	Greater of: <ul style="list-style-type: none"> 100% of market value on date of death, or 75% of premium value² 	Greater of: <ul style="list-style-type: none"> 100% of market value on date of death, or 100% of deposit value for deposits made before age 80 plus 80% of deposit value for deposits made after age 80, or 100% of the last 10-year maturity rollover for deposits made before age 80 (80% for deposits made after age 80) 	Greater of: <ul style="list-style-type: none"> 100% of market value on date of death, or 100% of deposit value for deposits made before age 80 plus 80% of deposit value for deposits made after age 80, or 100% of the last 10-year maturity rollover or annual reset for deposits made before age 80 (80% for deposits made after age 80)
Maturity guarantee ¹	Payable at contract maturity date (age 100 in most cases) Greater of: <ul style="list-style-type: none"> 100% of market value, or 75% of premium value³ 	Payable at 10-year deposit maturity date ³ Greater of: <ul style="list-style-type: none"> 100% of market value, or 75% of premium value³ 	
Client-initiated resets	None	None	1 optional reset per calendar year before age 90 (reset extends maturity date)
Automatic resets	None	Automatic reset on both maturity guarantee and death benefit guarantee on 10-year deposit maturity date	
Latest age to deposit	Annuitant's 90th birthday for most plan types		
Fund options	<ul style="list-style-type: none"> 30 individual funds, including specialty funds, offering broad diversification 8 portfolio solutions adapted to your clients' risk tolerance and rebalanced for market movements 	<ul style="list-style-type: none"> 27 individual funds, offering broad diversification 8 portfolio solutions adapted to your clients' risk tolerance and automatically rebalanced for market movements 	<ul style="list-style-type: none"> 12 Individual funds, offering diversification 8 portfolio solutions adapted to your clients' risk tolerance and rebalanced for market movements
Sales charge options	Initial sales charge (ISC), advisor chargeback sales charge (CBO) ⁴ , F sales charge (FSC)		
Minimum initial purchase amount	<ul style="list-style-type: none"> Lump sum: \$1,000 (\$10,000 for RRIF, LIF, LRIF, PRIF) PAD: \$50 per fund 		
Minimum per fund	\$1,000 per sales charge option		
Maximum deposit	\$1,000,000 per annuitant (cumulative across all policies)		
Subsequent lump-sum purchases	Minimum: \$1,000 (\$5,000 for RRIF, LIF, LRIF, PRIF)		
Fund switches ⁵	<ul style="list-style-type: none"> Maximum 5 unscheduled switch requests per year (within same series); subsequent switches subject to \$50 administration fee Free switches permitted within same sales charge option 		
Transfers between sales charge options	<ul style="list-style-type: none"> Changing sales charge options (e.g. moving from DSC/LSC/CBO to ISC or FSC) will incur sales charge if redemption schedule has not expired. Note: ISC to CBO is not permitted. Please ask your sales consultant about transfer programs that may be in place at the time of the transfer request. 		
Transfers between series	Please ask your sales consultant for information on transfer programs that may be in place at the time of the transfer request	Not permitted	
Redemptions ⁵	<ul style="list-style-type: none"> Unscheduled: 2 free withdrawals per calendar year; subsequent withdrawals subject to \$50 administration fee Scheduled: \$100 minimum per fund for withdrawals from non-registered accounts; \$10,000 account-size minimum 		

¹ Reduced proportionately for withdrawals and fees.

² Premium value is the amount of the deposit before the sales charge deduction.

³ If deposits are made in more than one policy year, there will be multiple deposit maturity dates, deposit values and premium values that share the same anniversary date.

⁴ CBO is only available to new deposits to RBC GIF.

⁵ Switches and redemptions within 90 days of the deposit will incur a 2% short-term trading fee.

Fund options and MERs

The table below indicates the MER for each fund option. Fund codes can be found on the application forms.

Fund and Category	Invest Series MERs* (ISC, CBO, DSC**, LSC**)	Series 1 MERs* (ISC, CBO, DSC**, LSC**)	Series 2 MERs* (ISC, CBO, DSC**, LSC**)	Invest Series MERs (FSC)	Series 1 MERs (FSC)	Series 2 MERs (FSC)
Money Market						
RBC Canadian Money Market GIF***	0.68%	0.71%	0.77%	0.57%	0.79%	0.83%
Fixed Income						
RBC Canadian Short-Term Income GIF****	1.75%	2.11%	2.17%	—	—	—
RBC Bond GIF	1.79%	2.09%	2.20%	1.14%	1.51%	1.74%
RBC PH&N Total Return Bond GIF	1.76%	2.10%	2.17%	1.21%	1.53%	1.64%
RBC Global Bond GIF	2.19%	2.48%	2.48%	1.36%	1.66%	1.82%
RBC BlueBay Global Convertible Bond GIF****	2.72%	—	—	—	—	—
RBC High Yield Bond GIF****	2.18%	2.61%	—	—	—	—
Balanced						
RBC Balanced GIF	2.22%	2.61%	2.71%	1.34%	1.65%	1.87%
RBC Vision Balanced GIF	2.20%	2.46%	2.66%	—	—	—
RBC Conservative Growth & Income GIF	2.09%	2.26%	2.36%	1.23%	1.43%	1.64%
RBC Balanced Growth & Income GIF	2.25%	2.44%	2.66%	1.32%	1.63%	1.70%
RBC Global Growth & Income GIF	2.16%	2.42%	2.66%	1.22%	1.67%	1.87%
RBC PH&N Monthly Income GIF	2.13%	2.55%	2.64%	1.33%	1.77%	1.88%
RBC Global Balanced GIF	2.22%	2.57%	2.69%	1.30%	1.65%	1.71%
Portfolio Solutions						
RBC Select Conservative GIP	2.07%	2.46%	2.61%	1.26%	1.66%	1.82%
RBC Select Balanced GIP	2.15%	2.50%	2.69%	1.36%	1.74%	1.89%
RBC Select Growth GIP	2.59%	2.96%	3.19%	1.66%	2.19%	2.40%
RBC Select Aggressive Growth GIP	2.70%	3.18%	3.52%	1.84%	2.38%	2.70%
Global Portfolio Solutions						
RBC Global Conservative GIP	2.23%	2.42%	2.64%	1.23%	1.70%	1.87%
RBC Global Balanced GIP	2.34%	2.54%	2.64%	1.41%	1.75%	1.97%
RBC Global Growth GIP	2.53%	2.90%	3.17%	1.75%	2.24%	2.29%
RBC Global All-Equity GIP	2.75%	3.09%	3.38%	1.88%	2.43%	2.75%
Equity						
RBC Canadian Dividend GIF	2.34%	2.79%	—	1.44%	2.00%	—
RBC Canadian Equity GIF	2.64%	3.05%	—	1.88%	2.26%	—
RBC Vision Canadian Equity GIF	2.36%	2.92%	—	—	—	—
RBC O'Shaughnessy All-Canadian Equity GIF****	2.61%	3.21%	—	—	—	—
RBC PH&N Canadian Income GIF****	2.48%	2.89%	—	—	—	—
RBC North American Value GIF	2.64%	3.01%	—	1.67%	2.22%	—
RBC North American Growth GIF	2.65%	3.04%	—	1.87%	2.29%	—
RBC U.S. Dividend GIF	2.64%	3.12%	—	1.71%	2.34%	—
RBC U.S. Equity GIF	2.61%	3.17%	—	1.89%	2.35%	—
RBC QUBE Low Volatility U.S. Equity Fund GIF	2.51%	3.10%	—	1.86%	2.37%	—
RBC O'Shaughnessy U.S. Value GIF****	2.67%	3.21%	—	—	—	—
RBC O'Shaughnessy International Equity GIF****	2.79%	3.37%	—	—	—	—
RBC Emerging Markets Dividend GIF	2.94%	—	—	2.07%	—	—
RBC Global Dividend Growth GIF	2.79%	3.34%	—	1.85%	2.54%	—
RBC Global Equity GIF	2.76%	—	—	1.81%	—	—
RBC QUBE Low Volatility Global Equity GIF	2.56%	3.16%	—	1.76%	2.39%	—

* MERs are based on the actual management fees and insurance fees being charged to the fund as of December 31, 2022.

Actual MERs including re-stated HST will be published in the annual audited financial statements.

** DSC and LSC are closed to new deposits.

*** RBC Life Insurance Company may waive a portion of the fees for the Canadian Money Market GIF; this waiver may end at any time without notice.

**** These funds are not available for the CBO sales charge option.

Redemption

	DSC**	LSC**	CBO	FSC		
	Money Market Category	Fixed Income Category	Balanced, Equity and Portfolio Solutions Categories	All Asset Classes		
Year 1	2.25%	4.50%	5.50%	3.00%	n/a	n/a
Year 2	2.00%	4.00%	4.50%	2.75%	n/a	n/a
Year 3	1.75%	3.50%	4.00%	2.50%	n/a	n/a
Year 4	1.25%	3.00%	3.50%	0.00%	n/a	n/a
Year 5	1.00%	2.50%	3.00%	n/a	n/a	n/a
Year 6	0.75%	2.00%	2.50%	n/a	n/a	n/a
Year 7	0.50%	1.50%	1.50%	n/a	n/a	n/a
Year 8	0.00%	0.00%	0.00%	n/a	n/a	n/a

Compensation

Compensation is the same across all three series.

Compensation ¹	DSC**	LSC**	ISC	CBO	FSC
Money Market Category					
Commission	n/a	n/a	Up to 2.00%	2.00%	n/a
Trailer ^{2,3}	0.20%	0.40%	0.40%	0.40%	n/a
Fixed Income Category					
Commission	n/a	n/a	Up to 5.00%	3.25%	n/a
Trailer ²	0.25%	0.50%	0.50%	1.00%	n/a
Balanced, Equity and Portfolio Solutions Categories					
Commission	n/a	n/a	Up to 5.00%	3.25%	n/a
Trailer ²	0.50%	0.75%	1.00%	1.00%	n/a

¹ Gross compensation at the MGA/national account level.

² Trailers are paid quarterly. For CBO only, the trailer starts at the 25th month.

³ Please refer to your compensation schedule for current money market trailers as these may fluctuate.

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Any amount that is allocated to a segregated fund is invested at the risk of the contract holder 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 rbcsurance.com/gif.

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