


## ANNUITIES FROM RBC INSURANCE (Index, Traditional and Immediate)

RBC CHOICE SERIES INDEX ANNUITIES	ISSUE AGE	MINIMUM INITIAL PREMIUM	INTEREST RATE FEATURES	WITHDRAWAL CHARGE (%)	FEATURES
RBC <u>Enhanced</u> Choice 8 Fixed Index Annuity (SPDA) – AN3021	0-80 Q 0-85 NQ	\$5,000, <i>Single premium</i> 2% premium enhancement/bonus (no recapture) <u>1<sup>st</sup> yr</u> : 1% enhanced interest rate on fixed account	<b>Two Indexed Accounts linked to DJIA</b> <ul style="list-style-type: none"> <li>1-yr quarterly additive point-to-point with cap</li> <li>1-yr monthly averaging with cap</li> </ul> <b>One Fixed Account</b> <ul style="list-style-type: none"> <li>8-yr guaranteed fixed account</li> <li>1-3% minimum guarantee</li> </ul>	8 Years (10, 9, 8, 7, 6, 5, 4, 2) <b>CA&amp;WA only</b> (9, 8, 7, 6, 5, 4, 3, 2)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr <b>(CA&amp;WA: Allowed during 1<sup>st</sup> yr; commission chargeback may apply)</b> Systematics Market Value Adjustment (MVA) Annuitization: 5x5
RBC Choice 10 Fixed Index Annuity (SPDA w/ addl premium deposits allowed in first 12 mos) – AN3022	0-80 Q 0-85 NQ	\$5,000, <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 12 mos <u>1<sup>st</sup> yr</u> : 1% enhanced interest rate on fixed account	<b>Two Indexed Accounts linked to DJIA</b> <ul style="list-style-type: none"> <li>1-yr quarterly additive point-to-point with cap</li> <li>1-yr monthly averaging with cap</li> </ul> <b>One Fixed Account</b> <ul style="list-style-type: none"> <li>1-yr guaranteed fixed account</li> <li>1-3% minimum guarantee</li> </ul>	10 Years (10, 10, 9.5, 9, 8, 7, 6, 5, 4, 2) <b>CA&amp;WA only</b> (9, 9, 8, 7, 6, 5, 4, 3, 2, 1)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr Systematics Market Value Adjustment (MVA) Annuitization: 5x5
RBC <u>Enhanced</u> Choice 10 Fixed Index Annuity (SPDA) – AN3024&AN3023WA	0-80 Q 0-85 NQ	\$5,000, <i>Single premium</i> 5% premium enhancement/bonus (no recapture) <u>1<sup>st</sup> yr</u> : 1% enhanced interest rate on fixed account	<b>Two Indexed Accounts linked to DJIA</b> <ul style="list-style-type: none"> <li>1-yr quarterly additive point-to-point with cap</li> <li>1-yr monthly averaging with cap</li> </ul> <b>One Fixed Account</b> <ul style="list-style-type: none"> <li>8-yr guaranteed fixed account</li> <li>1-3% minimum guarantee</li> </ul>	10 Years (10, 10, 10, 9.5, 9, 8, 7, 6, 4, 2) <b>WA only</b> (9, 9, 8, 7, 6, 5, 4, 3, 2, 1)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr Systematics Market Value Adjustment (MVA) Annuitization: 5x10
RBC <u>Enhanced</u> Choice 12 Fixed Index Annuity (SPDA) – AN3023	0-80 Q 0-85 NQ	\$5,000, <i>Single premium</i> 5% premium enhancement/bonus (no recapture) <u>1<sup>st</sup> yr</u> : 1% enhanced interest rate on fixed account	<b>Two Indexed Accounts linked to DJIA</b> <ul style="list-style-type: none"> <li>1-yr quarterly additive point-to-point with cap</li> <li>1-yr monthly averaging with cap</li> </ul> <b>One Fixed Account</b> <ul style="list-style-type: none"> <li>8-yr guaranteed fixed account</li> <li>1-3% minimum guarantee</li> </ul>	12 Years (14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3) <b>CA only</b> (12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr <b>(CA,IA,IN,MS&amp;TX: Allowed during 1<sup>st</sup> yr; commission chargeback may apply)</b> Systematics Market Value Adjustment (MVA) Annuitization: 5x10

	INCOME RIDERS AVAILABLE WITH RBC CHOICE SERIES INDEX ANNUITIES			
	ROLLUP RATE	ROLLUP PERIOD	IMMEDIATE INCOME BONUS	FEATURES
RBC GLWB Rider – AN3025(12-08)	8% compounded annually; credited annually	12 years	5% no recapture / In addition to any premium bonus available with annuity	Allows for fast build up for clients planning to start taking payments soon
RBC <u>Enhanced</u> GLWB Rider – AN3026(12-08)	8% compounded annually; credited annually	14 years	1% no recapture / In addition to any premium bonus available with annuity	For clients who plan to take payments later or who have health concerns / Allows for enhanced payout of 50% if client qualifies by becoming unable to perform 2 of 6 ADLs on a permanent basis – paid directly to client

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RBC MASTER SERIES TRADITIONAL ANNUITIES	ISSUE AGE	MINIMUM INITIAL PREMIUM	INTEREST RATE FEATURES	WITHDRAWAL CHARGE (%)	FEATURES
<b>Value Master Annuity</b> (SPDA with additional premium deposits allowed in first 6 months) – L7000&L7078	0-85 Q & NQ  Based on age <u>nearest</u> birthday	\$5,000, <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 6 months	Initial rate guaranteed for 12 months  Renews at portfolio rate each year for another 12 months  3% guaranteed minimum	10 Years (10, 9, 8, 7, 6, 5, 4, 3, 2, 1)	Confinement Waiver 10% Free Withdrawals (If taken during 1 <sup>st</sup> yr, commission chargeback may apply) Systematics Market Value Adjustment (MVA) Annuitization: 2x5
<b>Master Builder Annuity</b> (SPDA with additional premium deposits allowed in first 6 months) – AN3009	0-80 Q & NQ	\$5,000, <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 6 months	Initial rate guaranteed for 12 months  Renews at portfolio rate each year for another 12 months  3% guaranteed minimum	10 Years (10, 9, 8, 7, 6, <b>No charge during 30-day window at end of 5<sup>th</sup> contract year,</b> 5, 4, 3, 2, 1)	Living Benefit/Annuitization Enhancement/Bonus Enhanced Earnings Death Benefit Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr Systematics Market Value Adjustment (MVA) Annuitization: 2x5
<b>Guarantee 3+3 Master Annuity</b> (SPDA) – AN3004&AN3005	0-85 Q & NQ	\$5,000, <i>Single premium</i>	Initial rate guaranteed for 3 years and declared at issue  +3 Option: Lock in another 3-year guarantee in year 4  3% guaranteed minimum	6 Years (7, 7, 7, 6, 4, 2)  <i>If +3 Option is chosen</i> 9 Years (7, 7, 7, 7, 7, 6, 4, 2)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr Systematics Market Value Adjustment (MVA) Annuitization: 2x5
<b>RBC 3+3 MYG Annuity</b> (SPDA) – AN3004&AN3005	0-85 Q & NQ	\$5,000, <i>Single premium</i>	Initial rate guaranteed for 6 years and declared at issue  +3 Option: Opportunity to enhance interest rate for years 4-6  3% guaranteed minimum	6 Years (7, 7, 7, 6, 4, 2)  <i>If +3 Option is chosen</i> 9 Years (7, 7, 7, 7, 7, 6, 4, 2)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr Systematics Market Value Adjustment (MVA) Annuitization: 2x5
<b>RBC 7 MYG Annuity</b> (SPDA with additional premium deposits allowed in first 12 months) – AN3015	0-80 Q 0-85 NQ	\$5,000, <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 12 months	Interest rates guaranteed for 7 years and declared at issue (Additional 1% interest rate enhancement credited to premiums received in first 12 months)  Starting in year 8, renews at portfolio rate each year for 12 months  1-3% guaranteed minimum	7 Years (7, 7, 7, 6, 5, 4, 3)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1 <sup>st</sup> yr Systematics Market Value Adjustment (MVA) Annuitization: 2x5

NOTE: Clarity Master I has the same features/policy form number as Value Master and Clarity Master II has the same features/policy form number as Master Builder.

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IMMEDIATE ANNUITY	ISSUE AGE	MINIMUM INITIAL PREMIUM	TERM	FEATURES
RBC Single Premium Immediate Annuity (SPIA) – L5063	All Ages	\$5,000	5 to 15 year period certain  Term selected at time of app  Once purchased, cannot be altered or surrendered	Income payments begin immediately (only option available)  First income payment made when contract is issued and paid out according to how contract is set up at issue  Monthly, quarterly and annual income payments available  For quotes, call the RBC Insurance Sales Desk at 888-262-8131 or visit <a href="http://www.rbcinsurance.com/usrep">www.rbcinsurance.com/usrep</a> to access our on-line quoting tool. (Rates subject to change at noon on Mondays.)

Interest Rate Hotline: 800-579-4636 • Sales Desk: 888-262-8131  
 Web site: [www.rbcinsurance.com/usrep](http://www.rbcinsurance.com/usrep)  
 (Generic User ID: rbcreps, Generic Password: products)

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