

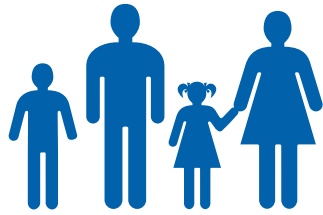
Journey #1: Are you retirement ready?

Life stages – As your life evolves, your goals change - and so should your investment plan.



Single

No dependants
Typically fewer expenses
A whole lifetime to save and invest



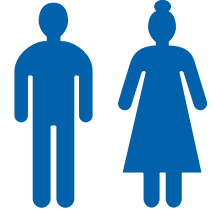
Settling down Starting a family

Dependants
More expenses
Still time to save



Retirement ramp-up

May still have dependants
Concerned about:
unexpected expenses,
market volatility and leaving
a legacy



Retired

Living longer
Concerned about:
outliving income,
living independently,
transferring estate

RBC Insurance has solutions to meet every life stage. RBC Guaranteed Investment Funds, also known as segregated funds can add growth and guarantees to your investment plan – think of them as a mutual fund wrapped in an insurance guarantee.

Investor profile

Medium to high risk,
looking for long term
investments, allowing for
maximum growth

Medium risk,
medium returns looking
to save for short and
long term goals

Low to medium risk, looking
for a solution to protect
investments with a focus
on preserving assets
for loved ones

Low risk, looking to preserve
savings and to generate
a reliable income stream

Segregated funds have unique features that are only available from an Insurance company.

1. Death benefit guarantee: your beneficiaries can receive up to 100% of your original deposit even if the market value is less.
2. Estate planning benefits with the ability to bypass probate minimizing estate fees and taxes.

See charts below showing differences between a mutual fund and a segregated fund investment with focus on the two benefits above.

Comparison of the benefits of mutual funds and segregated funds

Mutual fund account

\$ 100,000

Original deposit

\$ 90,000

Market value at time of death

MINUS MINUS
\$4,500 **\$4,750**
Redemption fee* Probate fee**

\$ 80,750***

Paid to beneficiaries –
Payment can take months



Segregated fund contract

\$ 100,000

Original deposit

\$ 89,000

Market value at time of death

PLUS MINUS
\$11,000 **\$ 0**
Death benefit Redemption and
probate fees*

\$ 100,000***

Paid to beneficiaries within days



RBC GIF can be the right fit
for your investment plan.

To find out more about RBC GIF, visit
rbcinsurance.com/segregatedfunds
or speak to your insurance advisor.



Insurance

* Deferred 5% sales charge. RBC Insurance waives the sales charge options at death for segregated funds.

** Costs are estimated for a mutual fund portfolio of \$100,000 in Ontario, where the annuitant passes away within one year of the deposit. Does not include additional accounting fees. Probate fees vary by province.

*** For illustration purposes only. Assume client is invested in a Balanced Portfolio and the value of the investment drops 10% at time of death. 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. Segregated fund fees are higher than mutual fund fees as they include a management fee and an insurance fee component.

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. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at www.rbcinsurance.com/segregatedfunds.