

RBC Guaranteed Lifetime Withdrawal Benefit Rider

Growth of annuity accumulation value & rider income base

\$100,000

Initial Premium Deposit

RBC Enhanced Choice 10 or RBC Enhanced Choice 12

Issue age 65

	Annuity Accumulation Value	Rider Income Base
Premium bonus (5%)	\$5,000	\$5,000
Immediate income bonus (3%)	-----	\$3,000
At contract issue	\$105,000	\$108,000
End of 1st contract year	\$105,000 + earnings <i>(minus annual rider charge)</i>	\$116,100 <i>at 7.5% roll up rate</i>
End of 10th contract year	\$105,000 + earnings <i>(minus annual rider charge)</i>	\$222,591 <i>at 7.5% roll up rate</i>

\$14,468 guaranteed annually for life!

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.10 Charge for Enhanced Payouts

RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

7.5% rollup rate compounded annually

1% immediate income bonus in addition to any annuity premium bonus –*vested immediately, no recapture*

10-year rollup period

50% enhanced income payment for clients unable to complete two or more activities of daily living on a permanent basis

.60% annual charge

For clients who plan to use their guaranteed withdrawal benefits as protection against health concerns

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Pays to the owner Confinement not required No re-qualifying period Never reduced back down

RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

Growth of annuity accumulation value & rider income base

\$100,000

Initial Premium Deposit

RBC Enhanced Choice 10 or RBC Enhanced Choice 12

Issue age 65

	Annuity Accumulation Value	Rider Income Base
Premium bonus (5%)	\$5,000	\$5,000
Immediate income bonus (1%)	-----	\$1,000
At contract issue	\$105,000	\$106,000
End of 1st contract year	\$105,000 + earnings <i>(minus annual rider charge)</i>	\$113,950 <i>at 7.5% roll up rate</i>
End of 10th contract year	\$105,000 + earnings <i>(minus annual rider charge)</i>	\$218,469 <i>at 7.5% roll up rate</i>

\$14,201 guaranteed annually for life! (regular withdrawals)

\$21,301 guaranteed annually for life! (enhanced withdrawals)

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RBC Enhanced GLWB Rider payout example

Lifetime withdrawal percentage for GLWB payment*	Multiplied by	Enhanced benefit multiplier	Equals	Lifetime withdrawal percentage for <u>enhanced</u> GLWB payment*
5%	X	1.50	=	7.5%
6%	X	1.50	=	9%
7%	X	1.50	=	10.5%
8%	X	1.50	=	12%

*IMPORTANT NOTE: RBC GLWB and Enhanced GLWB rider withdrawal percentages increase .50% every 5 years. The percentage used is determined when the first rider withdrawal is taken. The enhanced payout is only available if the owner is unable to perform 2 of 6 activities of daily living on a permanent basis.

Example using dollar amounts

\$20,000 Current lifetime withdrawal amount	X	1.50 Enhanced benefit multiplier	=	\$30,000 New <u>enhanced</u> lifetime withdrawal amount
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Lifetime Withdrawal Percentage for both riders (Single and Joint)

Attained age on the 1 st day the rider's withdrawal phase	Single life	Joint life (based on the younger owner)
50-54	4.00%	3.00%
55-59	4.50%	3.50%
60-64	5.00%	4.00%
65-69	5.50%	4.50%
70-74	6.00%	5.00%
75-79	6.50%	5.50%
80-84	7.00%	6.00%
85-89	7.50%	6.50%
90+	8.00%	7.00%

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Recap on riders

	RBC GLWB Rider	RBC <u>Enhanced</u> GLWB Rider
Rollup rate	7.5%	7.5%
Immediate income bonus	3%	1%
Rider charge	.50%	.60%
Rollup period	10 years	10 years
ADL enhanced benefit	No	Yes 1.50 enhanced benefit multiplier

www.rbcinsurance.com/choiceseries

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End Year	Age	Policy w/out Rider	Policy with Rider	GLWB Income Base	Income Received ¹	Total Income	End Policy w/ Rider	End Year	Age	Policy w/out Rider	Policy with Rider	GLWB Income Base	Income Received ¹	Total Income	End Policy w/ Rider
0		105,000	105,000	108,000			105,000	0		105,000	105,000	108,000			105,000
1	65	105,546	105,546	116,100			105,546	1	65	105,546	105,546	116,100			105,546
2	66	108,297	108,301	124,808			108,301	2	66	106,521	106,517	124,808			106,517
3	67	111,488	111,496	134,168			111,496	3	67	107,520	107,518	134,168			107,518
4	68	113,127	113,135	144,231			113,135	4	68	107,965	107,959	144,231			107,959
5	69	113,742	113,746	155,048			113,746	5	69	108,364	108,359	155,048			108,359
6	70	115,269	115,270	166,677			115,270	6	70	109,401	109,399	166,677			109,399
7	71	119,003	119,004	179,177			119,004	7	71	110,464	110,460	179,177			110,460
8	72	119,560	119,564	192,616			119,564	8	72	110,843	110,836	192,616			110,836
9	73	121,634	121,632	207,062			121,632	9	73	111,795	111,789	207,062			111,789
10	74	124,679	124,673	222,591			124,673	10	74	112,770	112,761	222,591			112,761
11	75	127,005	127,004	222,591 ¹	14,468	14,468	112,536	11	75	113,769	113,765	222,591 ¹	14,468	14,468	99,296
12	76	128,725	114,055	222,591	14,468	28,937	99,587	12	76	114,017	99,515	222,591	14,468	28,937	85,046
13	77	130,616	101,051	222,591	14,468	43,405	86,582	13	77	115,044	85,812	222,591	14,468	43,405	71,343
14	78	136,216	90,297	222,591	14,468	57,874	75,828	14	78	116,450	72,214	222,591	14,468	57,874	57,745
15	79	138,091	76,875	222,591	14,468	72,342	62,406	15	79	116,705	57,872	222,591	14,468	72,342	43,404
16	80	143,462	64,834	222,591	14,468	86,811	50,365	16	80	118,631	44,120	222,591	14,468	86,811	29,652
17	81	149,152	52,365	222,591	14,468	101,279	37,896	17	81	119,740	29,927	222,591	14,468	101,279	15,459
18	82	158,095	40,170	222,591	14,468	115,748	25,702	18	82	122,477	15,813	222,591	14,468	115,748	1,345
19	83	159,307	25,900	222,591	14,468	130,216	11,431	19	83	122,751	1,348	222,591	14,468	130,216	0
20	84	168,816	12,114	222,591	14,468	144,684	0	20	84	125,623	0	222,591	14,468	144,684	0
21	85	171,134	0	222,591	14,468	159,153	0	21	85	125,895	0	222,591	14,468	159,153	0
22	86	176,876	0	222,591	14,468	173,621	0	22	86	128,026	0	222,591	14,468	173,621	0
23	87	181,435	0	222,591	14,468	188,090	0	23	87	129,257	0	222,591	14,468	188,090	0
24	88	190,240	0	222,591	14,468	202,558	0	24	88	131,793	0	222,591	14,468	202,558	0
25	89	192,936	0	222,591	14,468	217,027	0	25	89	132,075	0	222,591	14,468	217,027	0
26	90	207,170	0	222,591	14,468	231,495	0	26	90	136,131	0	222,591	14,468	231,495	0
27	91	215,088	0	222,591	14,468	245,964	0	27	91	137,550	0	222,591	14,468	245,964	0
28	92	229,508	0	222,591	14,468	260,432	0	28	92	140,556	0	222,591	14,468	260,432	0
29	93	234,289	0	222,591	14,468	274,900	0	29	93	141,207	0	222,591	14,468	274,900	0
30	94	244,801	0	222,591	14,468	289,369	0	30	94	143,243	0	222,591	14,468	289,369	0
31	95	251,087	0	222,591	14,468	303,837	0	31	95	144,683	0	222,591	14,468	303,837	0
32	96	251,718	0	222,591	14,468	318,306	0	32	96	144,986	0	222,591	14,468	318,306	0
33	97	252,282	0	222,591	14,468	332,774	0	33	97	145,292	0	222,591	14,468	332,774	0
34	98	257,852	0	222,591	14,468	347,243	0	34	98	146,775	0	222,591	14,468	347,243	0
35	99	264,907	0	222,591	14,468	361,711	0	35	99	148,296	0	222,591	14,468	361,711	0
36	100	273,857	0	222,591	14,468	376,179	0	36	100	149,857	0	222,591	14,468	376,179	0
37	101	286,781	0	222,591	14,468	390,648	0	37	101	151,963	0	222,591	14,468	390,648	0
38	102	297,877	0	222,591	14,468	405,116	0	38	102	153,606	0	222,591	14,468	405,116	0
39	103	300,608	0	222,591	14,468	419,585	0	39	103	154,694	0	222,591	14,468	419,585	0
40	104	308,096	0	222,591	14,468	434,053	0	40	104	157,529	0	222,591	14,468	434,053	0

¹ Accumulation stopped as the maximum accumulation period has been exceeded.

² The income amount received is based on the GLWB Income Base's value at the end of the year. For example, in year 11, the income amount of 14,468 is 6.50% of 222,591.

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Sample illustration summary

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RBC Insurance®

Comparison among products

	Annuity with Income Rider	CD	Mutual Fund
Premium deposit	\$100,000	\$100,000	\$100,000
Up-front premium bonus*	8.00%	0%	0%
Accumulation rate**	7.50%	4.00%	5.00%
Accumulation value/Income base after 10 years	\$222,591	\$148,024	\$162,889
Withdrawal % at age 75***	6.50%	4.00%	5.00%
Annual income	\$14,468	\$5,921	\$8,144

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*Assumes RBC Enhanced Choice 10 or 12 is purchased

**Sample accumulation rates for CD and Mutual Fund

***Assumes interest-only withdrawals for CD and Mutual Fund

Hypothetical example

Places for client money – 3 bucket strategy

	\$1 million to allocate		
	FIA with Income Rider	VA with Income Rider	Aggressively Managed Portfolio
Premium deposit	\$250,000	\$250,000	\$500,000
Up-front bonus	8%	0%	
Rider roll-up rate [^]	7.50%	6.00%	
Income base after 10 years	\$556,479	\$447,712	
Withdrawal % at age 75	6.5%	6.5%	
Annual income	\$36,171	\$29,101	
Annual rider charge [^]	0.50%	0.85%	
Total charges after 10 years ^{^^}	\$20,530.96	\$29,689.74	

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[^] Sample annual charges for income riders

^{^^} Assumes VA income rider charges are based on income base

Lower Expenses & No Market Risk

Hypothetical example

Places for client money – 2 bucket strategy

	\$1 million to allocate	
	FIA with Income Rider	Aggressively Managed Portfolio
Premium deposit	\$500,000	\$500,000
Up-front bonus	8%	
Rider roll-up rate [^]	7.50%	
Income base after 10 years	\$1,112,957	
Withdrawal % at age 75	6.5%	
Annual income	\$72,342	
Annual rider charge [^]	0.50%	
Total charges after 10 years ^{^^}	\$41,061.92	

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[^]Sample annual charges for income riders

^{^^}Assumes VA income rider charges are based on income base

RBC Insurance.....What's Next?

New.....

FIA / Rider Illustration Tool

Product Specific and Value-Added Library of Webinars / Brainsharks

Coming Soon....

MYG Series: 3,5,7, and 10 year guaranteed periods

Bonus Annuities

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RBC ExTRA Individual Incentive Program

EXCEL, EXPLORE, EXPERIENCE

Unique program for top U.S. annuity producers

Qualification period: May 1, 2009 to April 30, 2010

Three qualifying levels and breathtaking trips to choose from



RBC ExTRA is ...

A program that puts the producer in control

Producer picks travel companion

Producer picks deluxe location and travel dates

No RBC reps or meetings to attend

www.rbccextra.com

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The RBC difference

What separates RBC from the competition in 2009 and beyond?

- Financial strength
- Committed to product development/product enhancements
- Continued visibility in the marketplace

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