



FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

# Producer Product Guide

Annuities and Life Insurance issued by Liberty Life Insurance Company

RBC Insurance®



[INDEX](#) [SEARCH](#) [VIEW](#) [PRINT](#) [EXIT](#) 

## Welcome to RBC Insurance!

Our Producer Product Guide includes information about our company and the products we offer.

Included in this guide is a linked table of contents that allows you to easily find more information on any of our products. From each product page, you can read a brief product summary or follow a link to more detailed product specifications.

We hope you will find this guide helpful and another step in proving our “ease of business” commitment to you and your clients.

Thank you for choosing RBC Insurance.



## Table of Contents

Welcome to RBC Insurance! . . . . .	2
Key Contact & Web Site Information . . . . .	4
<b>LIFE INSURANCE</b>	
RBC <i>Level</i> TERM. . . . .	5
RBC <i>Express</i> TERM. . . . .	6
RBC Index Enhanced Universal Life. . . . .	7
<b>ANNUITIES</b>	
RBC Insurance Annuities Comparison Chart . . . . .	8
RBC Choice 10 Index Annuity . . . . .	9
RBC Enhanced Choice 8 Index Annuity. . . . .	10
RBC Enhanced Choice 10 Index Annuity. . . . .	11
RBC Enhanced Choice 12 Index Annuity. . . . .	12
RBC Guaranteed Lifetime Withdrawal Benefit Rider . . . . .	13
RBC <u>Enhanced</u> Guaranteed Lifetime Withdrawal Benefit Rider . . . . .	14
Value Master . . . . .	15
RBC 7 MYG . . . . .	16
RBC Secure MYG . . . . .	17
RBC Single Premium Immediate Annuity (SPIA). . . . .	18
<b>COMPANY INFORMATION</b>	
Information about RBC . . . . .	19



## Key Contact & Web Site Information

### Sales & Marketing

**Sales Desk:** 888-262-8131, option 2.  
(Press 1 for annuity sales or 2 for life sales)

**Annuity Sales E-mail:**

[salesdesk@rbc.com](mailto:salesdesk@rbc.com)

**Life Sales E-mail:**

[rbcinsuranceus.life@rbc.com](mailto:rbcinsuranceus.life@rbc.com)

### Web sites

**Public:** [www.rbcinsurance.com/us](http://www.rbcinsurance.com/us)

**Producer:** [www.rbcinsurance.com/usrep](http://www.rbcinsurance.com/usrep)

To login, use your personalized login information or the generic information below:

**User ID:** rbcreps

**Password:** products

### Printing or E-mailing Online Sales Materials & Forms

Follow these steps to arrive at the page where you can bundle your forms and sales materials by state and product:

Login to the producer Web site using the information provided above.

Click on 'Forms & Brochures' in the 'Forms' menu at the top of the page

### Ordering Sales Materials & Forms

**Web site:** <http://rbc.litorders.com>

To self-register, you'll need to enter your login and password as described below:

**Login:** first initial, middle initial and last name

**Password:** supplies

### Licensing, Appointing & Commissions

**Phone:** 800-234-5514

**Fax:** 864-609-4889

**E-mail:** [producer@rbc.com](mailto:producer@rbc.com)



## RBC LevelTERM

Affordable term insurance protection that offers some of the lowest tobacco rates around. In fact, it is most competitively priced for the preferred and standard plus tobacco risk classes.

[DOWNLOAD THE MOST RECENT VERSION](#)

# RBC LevelTERM



Life insurance issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.

Product Specifications	
<b>Description</b>	RBC LevelTERM <sup>®</sup> is quality term life insurance that offers real financial security at an affordable price, including some of the lowest tobacco rates around. In fact, this product is most competitively priced for the preferred and standard plus tobacco risk classes. <sup>1</sup>
<b>Term Options</b>	10, 15, 20 and 30 years
<b>Issue Ages</b> <small>(Age Nearest)</small>	<ul style="list-style-type: none"> <li>▶ 10 year: 15-75 (15-70 in WA)</li> <li>▶ 15 year: 15-70 (15-65 in WA)</li> <li>▶ 20 year: 15-65 (15-60 in WA)</li> <li>▶ 30 year: 15-50</li> </ul>
<b>Renewability</b>	To policy anniversary nearest 95th birthday
<b>Size Bands</b>	Premium Rates will vary by face amount bands <ul style="list-style-type: none"> <li>▶ \$100,000 - \$249,999</li> <li>▶ \$250,000 - \$499,999</li> <li>▶ \$500,000+</li> </ul>
<b>Size Bands</b>	Fees are included in premium and are non-commissionable <ul style="list-style-type: none"> <li>▶ \$50.00 (Policy)</li> <li>▶ \$35.00 (Companion Policy; Companion policy fee discount not available in FL or NJ)</li> </ul>
<b>Minimum Issue</b>	\$100,000
<b>Risk Classes</b>	<ul style="list-style-type: none"> <li>▶ Preferred Plus Non-Tobacco</li> <li>▶ Preferred Tobacco</li> <li>▶ Preferred Non-Tobacco</li> <li>▶ Standard Plus Tobacco</li> <li>▶ Standard Non-Tobacco</li> <li>▶ Standard Tobacco</li> </ul> (Non-tobacco requires no nicotine use of any kind in the last 12 months)
<b>Rate Structure</b>	Fully guaranteed level premium for the initial term period, and thereafter, based on annual renewable attained age scale.
<b>Modal Factors</b>	<ul style="list-style-type: none"> <li>▶ Annual: 1.0000</li> <li>▶ Semi-Annual: 0.5135</li> <li>▶ Monthly EFT: 0.0856</li> </ul>
<b>Accelerated Death Benefit</b>	Provides a living benefit equal to 50 percent of the face amount (subject to a maximum of \$300,000) if the insured is diagnosed with a life expectancy of six months or less. <sup>2</sup> The remaining unused benefit will be paid at death. (Not available in TX.)

*(Continued on back)*

<sup>1</sup>RBC LevelTERM is competitively priced for tobacco users. The Company is not an impaired risk provider. <sup>1</sup>12 months in OK; 24 months in WA and MA; other state variations may apply. Refer to policy forms for details. Benefit not available in all states.  
 Product/features not available in all states. See policy for full details.  
 RBC Insurance<sup>®</sup> is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

57389 (R1-10)

## RBC *Express*TERM

Term insurance protection that offers your customers up to \$250,000 of coverage in about 15 minutes if approved.

[DOWNLOAD THE MOST RECENT VERSION](#)

## RBC *Express*TERM for Agent Assisted Sales

Life insurance issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

### PRODUCT SPECIFICATIONS

<b>Product Positioning</b>	Designed for agencies and agent call centers who desire a fast, convenient solution for meeting term life insurance needs. RBC <i>Express</i> TERM supports traditional face-to-face or over-the-phone sales with an online application and electronic signature. <sup>1</sup>
<b>Term Options</b>	10, 15, 20 and 30 years
<b>Issue Ages</b>	10 year: 18-65 15 year: 18-60 20 year: 18-55 30 year: 18-45
<b>Minimum Face Amount</b>	\$25,000
<b>Maximum Face Amount</b>	\$250,000 (\$200,000 in ME and MN)
<b>Rate Classes</b>	Male/Female Tobacco/Non-tobacco (Non-tobacco requires no nicotine or tobacco products in the past 12 months)
<b>Size Bands</b>	Premium rates will vary by face amount bands > \$25,000 - \$49,999 > \$50,000 - \$99,999 > \$100,000 - \$250,000
<b>Mode</b>	Monthly, Quarterly, Semi-annually, Annually
<b>Premium Payment Methods</b>	EFT and Credit Card
<b>Underwriting</b>	No medical exam. Applicant just answers a few health questions. System performs an online MIB and fraud check.

(Continued on back)

<sup>1</sup>All sales must be conducted directly with the proposed insured. This interview can take place in person or over the phone. At issue, the owner, payor and insured must be the same person. Electronic signature must be provided by the actual applicant/owner. Any fraudulent sale will result in immediate termination of the agent's contract with the company. RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



U0101 (5-10)

## RBC Index Enhanced Universal Life

Flexible premium adjustable life insurance with an indexed option.

[DOWNLOAD THE MOST RECENT VERSION](#)

## RBC Index Enhanced Universal Life

Life insurance issued by **Liberty Life Insurance Company**

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

### PRODUCT SPECIFICATIONS

<b>Description</b>	Flexible premium adjustable life insurance policy with an indexed option.
<b>Issue Ages</b> (Age nearest)	<ul style="list-style-type: none"> <li>› 15-75 (Preferred Plus Non-tobacco)</li> <li>› 15-80 (Preferred Non-tobacco, Standard Non-tobacco, Preferred Tobacco, Standard Tobacco)</li> <li>› 0-14 (Juvenile Standard)</li> </ul>
<b>Minimum Death Benefit</b>	\$100,000
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>› Level: Death benefit remains constant and is generally the total face amount.</li> <li>› Adjustable: Death benefit amount is generally the total face amount plus the accumulation value on the date of death.</li> </ul>
<b>Maturity Date</b>	Policy anniversary nearest the insured's attained age 121. Extension of Maturity Date provision allows extension of coverage beyond age 121.
<b>Premiums</b>	Initial premium due on the date of issue (two months required for EFT mode). The minimum initial premium is equal to the No-Lapse Monthly Premium shown on the policy schedule.
<b>Changes to Face Amount</b>	Available after the first policy year. Decreases to face amount are permitted as long as minimum requirements are met. Increases to face amount are permitted and may be subject to certain underwriting criteria.
<b>No-Lapse Guarantee Benefit</b>	<p>Policy guaranteed to stay in force for twenty years after issue, as long as the total premiums paid are at least as great as:</p> <ul style="list-style-type: none"> <li>› The No-Lapse Monthly Premium times the number of months the policy has been in force, plus</li> <li>› The No-Lapse Monthly Premium for the next policy month, plus</li> <li>› All partial surrenders and plus</li> <li>› Any indebtedness.</li> </ul>
<b>Fixed Account</b>	Interest is compounded on a daily basis and is credited monthly to the Fixed Account at an annual effective rate guaranteed to be no less than 2%.
<b>Indexed Account</b>	Interest is earned based on the method used to calculate indexed interest and will never be less than 0%.
<b>Premium Allocation</b>	Allocations to either the Fixed or Indexed Accounts may be as little as zero. The Allocation Date is the 15th of every month, or the next business day if the 15th is a non-business day.

(Continued on back)

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



IL0007 (6-10)

## RBC Insurance Annuities Comparison Chart

This spreadsheet provides a snapshot of our annuity products. It allows you to compare issue ages, minimum initial premiums, interest rate features, withdrawal charges and defining features in one place. Use this tool to help find the product that best fits your client's needs.

[DOWNLOAD THE MOST RECENT VERSION](#)

ANNUITIES FROM RBC INSURANCE (Index, Traditional and Immediate)					
RBC CHOICE SERIES INDEX ANNUITIES	ISSUE AGE	MINIMUM INITIAL PREMIUM	INTEREST RATE FEATURES (Check for indexed account state availability)	WITHDRAWAL CHARGE (%)	FEATURES
<b>RBC Enhanced Choice 8 Fixed Index Annuity</b> (SPDA) – AN3021 & ANR3000ptp(05-09) & ANR3001mae(05-09)	0-80 Q 0-85 NQ	\$5,000 Single premium 2% premium enhancement/bonus (no recapture) 1 <sup>st</sup> yr: 1% enhanced interest rate on fixed account	<b>Four Indexed Accounts</b> • 1-yr DJIA quarterly additive point-to-point with cap • 1-yr DJIA monthly averaging with cap • 1-yr S&P 500 monthly additive point-to-point with cap • 1-yr S&P 500 annual point-to-point with cap <b>One Fixed Account</b> • 8-yr guaranteed fixed account with 1-3% minimum guarantee	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 <i>(CA&amp;TX: Allowed during 1<sup>st</sup> yr; commission chargeback may apply)</i> Systematics Market Value Adjustment (MVA) Annuitization: 5x5
<b>RBC Choice 10 Fixed Index Annuity</b> (SPDA w/ addl premium deposits allowed in first 12 mos) – AN3022 & ANR3000ptp(05-09) & ANR3001mae(05-09)	0-80 Q 0-85 NQ	\$5,000 Single premium with 5 additional premiums of at least \$500 each allowed in first 12 mos 1 <sup>st</sup> yr: 1% enhanced interest rate on fixed account	<b>Four Indexed Accounts</b> • 1-yr DJIA quarterly additive point-to-point with cap • 1-yr DJIA monthly averaging with cap • 1-yr S&P 500 monthly additive point-to-point with cap • 1-yr S&P 500 annual point-to-point with cap <b>One Fixed Account</b> • 1-yr guaranteed fixed account with 1-3% minimum guarantee	10 Years (10, 10, 9.5, 9, 8, 7, 6, 5, 4, 2) <b>CA, TX &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
<b>RBC Enhanced Choice 10 Fixed Index Annuity</b> (SPDA) – AN3024&AN3023WA & ANR3000ptp(05-09) & ANR3001mae(05-09)	0-80 Q 0-85 NQ	\$5,000 Single premium 5% premium enhancement/bonus (no recapture) 1 <sup>st</sup> yr: 1% enhanced interest rate on fixed account	<b>Four Indexed Accounts</b> • 1-yr DJIA quarterly additive point-to-point with cap • 1-yr DJIA monthly averaging with cap • 1-yr S&P 500 monthly additive point-to-point with cap • 1-yr S&P 500 annual point-to-point with cap <b>One Fixed Account</b> • 8-yr guaranteed fixed account with 1-3% minimum guarantee	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
<b>RBC Enhanced Choice 12 Fixed Index Annuity</b> (SPDA) – AN3023 & ANR3000ptp(05-09) & ANR3001mae(05-09)	0-80 Q 0-85 NQ	\$5,000 Single premium 5% premium enhancement/bonus (no recapture) 1 <sup>st</sup> yr: 1% enhanced interest rate on fixed account	<b>Four Indexed Accounts</b> • 1-yr DJIA quarterly additive point-to-point with cap • 1-yr DJIA monthly averaging with cap • 1-yr S&P 500 monthly additive point-to-point with cap • 1-yr S&P 500 annual point-to-point with cap <b>One Fixed Account</b> • 8-yr guaranteed fixed account with 1-3% minimum guarantee	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 <i>(CA,IA,IN,MS&amp;TX: Allowed during 1<sup>st</sup> yr; commission chargeback may apply)</i> Systematics Market Value Adjustment (MVA) Annuitization: 5x10

INCOME RIDERS AVAILABLE WITH RBC CHOICE SERIES INDEX ANNUITIES				
	ROLLUP RATE	ROLLUP PERIOD	IMMEDIATE INCOME BONUS	FEATURES
<b>RBC GLWB Rider – AN3025(12-08)</b>	7.5% 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
<b>RBC Enhanced GLWB Rider – AN3026(12-08)</b>	7.5% compounded annually, credited annually	12 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

**CHECK FOR PRODUCT STATE AVAILABILITY. THIS PIECE IS FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.**  
S7293 (R8-10)

## RBC Choice 10 Index Annuity

A 10-year fixed index deferred annuity with a choice of 5 interest crediting accounts.

[DOWNLOAD THE MOST RECENT VERSION](#)

### The RBC Choice 10

A Fixed Index Deferred Annuity issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.

**Product Positioning** A 10-year, single premium, deferred index annuity with a choice of five interest crediting accounts. Client has the ability to place any percentage of premium in one or more of these accounts. These annuities automatically rebalance at contract anniversary and client can reallocate among accounts at each contract anniversary without any restrictions.

**Contract Time Frame** 10 years

Surrender Charges	Contract year	1	2	3	4	5	6	7	8	9	10
Charges in most states		10%	10%	9.5%	9%	8%	7%	6%	5%	4%	2%
Charges in California		9%	9%	8%	7%	6%	5%	4%	3%	2%	1%
Charges in Washington		9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

**Issue Ages**  
(Age last birthday) 0-85 NQ 0-80 Q

**Initial Premium** \$5,000 minimum  
\$1,000,000 maximum premium ages 0-80  
\$250,000 maximum premium ages 81-85 (Larger amounts considered with company approval.)

**Additional Premiums**  
(\$500 minimum)

- › Up to 5 additional premium deposits are allowed in the first 12 months.
- › Each is credited to the fixed account until the next contract anniversary.
- › All premiums contributed (after the initial premium) will be credited with the interest rate currently in effect at the time received.
- › The interest rate for each additional premium will be guaranteed until the end of the first contract year.

**Premium Enhancement** This annuity does not credit a premium enhancement.

(Continued)

Products/features not available in all states. See annuity contract for full details.  
RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



S7235 (R8-09)

## RBC Enhanced Choice 8 Index Annuity

An 8-year fixed index deferred annuity with a 2% upfront premium enhancement and a choice of 5 interest crediting accounts.

[DOWNLOAD THE MOST RECENT VERSION](#)

# The RBC Enhanced Choice 8

A Fixed Index Deferred Annuity issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.

**Product Positioning** An 8-year, single premium, deferred index annuity with a choice of five interest crediting accounts. Client has the ability to place any percentage of premium in one or more of these accounts. These annuities automatically rebalance at contract anniversary and client can reallocate among accounts at each contract anniversary without any restrictions.

**Contract Time Frame** 8 years

Contract year	1	2	3	4	5	6	7	8
Charges in most states	10%	9%	8%	7%	6%	5%	4%	2%
Charges in California	9%	8%	7%	6%	5%	4%	3%	2%
Charges in Washington	9%	8%	7%	6%	5%	4%	3%	2%

**Issue Ages** (Age last birthday) 0-85 NQ 0-80 Q

**Initial Premium** \$5,000 minimum  
\$1,000,000 maximum premium ages 0-80  
\$250,000 maximum premium ages 81-85 (Larger amounts considered with company approval.)

**Additional Premiums** This annuity does not allow for additional premium deposits.

**Premium Enhancement** A 2% premium enhancement will be credited on the day the annuity is issued. It will be allocated among the fixed and indexed accounts on the same percentage basis the premium is allocated.

(Continued)

Products/features not available in all states. See annuity contract for full details.  
RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



S7234 (R8-09)

## RBC Enhanced Choice 10 Index Annuity

A 10-year fixed index deferred annuity with a 5% upfront premium enhancement and a choice of 5 interest crediting accounts.

[DOWNLOAD THE MOST RECENT VERSION](#)

### The RBC Enhanced Choice 10

A Fixed Index Deferred Annuity issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.

**Product Positioning** A 10-year, single premium, deferred index annuity with a choice of five interest crediting accounts. Client has the ability to place any percentage of premium in one or more of these accounts. These annuities automatically rebalance at contract anniversary and client can reallocate among accounts at each contract anniversary without any restrictions.

**Contract Time Frame** 10 years

Contract year	1	2	3	4	5	6	7	8	9	10
Charges in most states	10%	10%	10%	9.5%	9%	8%	7%	6%	4%	2%
Charges in Washington	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

**Issue Ages**  
(Age last birthday) 0-85 NQ 0-80 Q

**Initial Premium** \$5,000 minimum  
\$1,000,000 maximum premium ages 0-80  
\$250,000 maximum premium ages 81-85 (Larger amounts considered with company approval.)

**Additional Premiums** This annuity does not allow for additional premium deposits.

**Premium Enhancement** A 5% premium enhancement will be credited on the day the annuity is issued. It will be allocated among the fixed and indexed accounts on the same percentage basis the premium is allocated.

(Continued)

Products/features not available in all states. See annuity contract for full details.  
RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



S7348 (R8-09)

## RBC Enhanced Choice 12 Index Annuity

A 12-year fixed index deferred annuity with a 5% upfront premium enhancement and a choice of 5 interest crediting accounts.

[DOWNLOAD THE MOST RECENT VERSION](#)

### The RBC Enhanced Choice 12

A Fixed Index Deferred Annuity issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.

**Product Positioning** A 12-year, single premium, deferred index annuity with a choice of five interest crediting accounts. Client has the ability to place any percentage of premium in one or more of these accounts. These annuities automatically rebalance at contract anniversary and client can reallocate among accounts at each contract anniversary without any restrictions.

**Contract Time Frame** 12 years

Contract year	1	2	3	4	5	6	7	8	9	10	11	12
<b>Surrender Charges</b> Charges in most states	14%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%
Charges in California	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%

**Issue Ages**  
(Age last birthday) 0-85 NQ 0-80 Q

**Initial Premium** \$5,000 minimum  
\$1,000,000 maximum premium ages 0-80  
\$250,000 maximum premium ages 81-85 (Larger amounts considered with company approval.)

**Additional Premiums** This annuity does not allow for additional premium deposits.

**Premium Enhancement** A 5% premium enhancement will be credited on the day the annuity is issued. It will be allocated among the fixed and indexed accounts on the same percentage basis the premium is allocated.

(Continued)

Products/features not available in all states. See annuity contract for full details.  
RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



S7236 (R8-09)

## RBC Guaranteed Lifetime Withdrawal Benefit Rider

Optional benefit that can be included with certain annuities from RBC Insurance. This rider guarantees the client can withdraw a minimum amount of income from the annuity each year for life.

[DOWNLOAD THE MOST RECENT VERSION](#)

# The RBC Guaranteed Lifetime Withdrawal Benefit Rider

Issued by Liberty Life Insurance Company

**FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.** Riders not available in all states. See rider contract AN3025 (12-08) and rider disclosure for full details.

<b>Overview</b>	Optional benefit that can be included with certain annuities from RBC Insurance. Guarantees clients can withdraw a minimum amount of income from their annuities each year for as long as they live.  <b>Important note: If your client has no plans to take income from the annuity contract, this rider may not be a suitable purchase.</b>							
<b>Issue requirements</b>	Annuity owner and annuitant must be the same person to purchase this rider, unless the owner is a non-natural person (example: trust, corporation, etc.). This rider must be elected at time of issue.							
<b>Issue ages</b>	40-80 Q; 40-85 NQ							
<b>Product availability</b>	This rider is available with RBC Choice Series Fixed Index Annuities: RBC Choice 10, RBC Enhanced Choice B, RBC Enhanced Choice 10 and RBC Enhanced Choice 12; Annuities and rider are not available in all states; please check for state availability.							
<b>Rider cost</b>	0.60% of the rider's income base. The cost is deducted each contract anniversary from the annuity's accumulation value. (Example: If client's income base is \$50,000, the rider charge would be \$300 for that year.)							
<b>Waiting period</b>	Withdrawals are available after the 1st contract year and the owner must be at least 50 years old at the time of the first withdrawal.							
<b>Rollup percentage and rollup period</b>	7.5%; 12 years							
<b>Immediate income bonus</b>	This rider offers an immediate income bonus of 5% that will be credited to the income base on the day the rider is issued. This bonus amount is in addition to any premium enhancement/bonus on the annuity contract and results in greater income payments during the rider's withdrawal phase. (Note: This bonus does not increase the annuity's accumulation value. It only applies to the rider's benefit.)							
<b>Initial income base at issue</b>	<table border="0"> <tr> <td>Annuity Premium</td> <td>+</td> <td>Annuity Premium Bonus (if applicable)</td> <td>+</td> <td>Immediate Income Bonus</td> <td>=</td> <td>Initial Income Base</td> </tr> </table>	Annuity Premium	+	Annuity Premium Bonus (if applicable)	+	Immediate Income Bonus	=	Initial Income Base
Annuity Premium	+	Annuity Premium Bonus (if applicable)	+	Immediate Income Bonus	=	Initial Income Base		

(Continued on back)

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.  
\*Registered trademarks of Royal Bank of Canada. Used under license.

RBC Insurance®



57465 (R7-10)

## RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

Optional benefit that can be included with certain annuities from RBC Insurance. This rider provides a guaranteed income stream from the annuity and offers an increase in income should the client be unable to perform two or more activities of daily living on a permanent basis.

[DOWNLOAD THE MOST RECENT VERSION](#)

# The RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

Issued by Liberty Life Insurance Company

**FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.** Riders not available in all states. See rider contract AN3026 (11-08) and rider disclosure for full details.

<b>Overview</b>	Optional benefit that can be included with certain annuities from RBC Insurance. Guarantees clients can withdraw a minimum amount of income from their annuities each year for as long as they live.  In addition to an annual withdrawal amount, this rider offers an increase in income payment amounts should the owner experience circumstances that make it impossible to perform 2 of 6 activities of daily living on a permanent basis. These activities include bathing, continence, dressing, eating, toileting and transferring.  <b>Important note: If your client has no plans to take income from the annuity contract, this rider may not be a suitable purchase.</b>
<b>Issue requirements</b>	Annuity owner and annuitant must be the same person to purchase this rider, unless the owner is a non-natural person (example: trust, corporation, etc.). This rider must be elected at time of issue.
<b>Issue ages</b>	40-80 Q; 40-85 NQ
<b>Product availability</b>	This rider is available with RBC Choice Series Fixed Index Annuities: RBC Choice 10, RBC Enhanced Choice 8, RBC Enhanced Choice 10 and RBC Enhanced Choice 12. Annuities and rider are not available in all states; please check for state availability.
<b>Rider cost</b>	.60% of the rider's income base. The cost is deducted each contract anniversary from the annuity's accumulation value. (Example: If client's income base is \$50,000, the rider charge would be \$300 for that year.)
<b>Waiting period</b>	<b>Regular rider withdrawals</b> available after the 1st contract year and the owner must be at least 50 years old at the time of the first withdrawal. <b>Enhanced benefit withdrawals</b> available after the 5th contract year. Owner must qualify to receive the enhanced withdrawal amount. <b>(Note: The enhanced benefit is not available if the joint withdrawal option is selected.)</b>
<b>Rollup percentage and rollup period</b>	7.5%; 12 years
<b>Immediate income bonus</b>	This rider offers an immediate income bonus of 1% that will be credited to the income base on the day the rider is issued. This bonus amount is in addition to any premium enhancement/ bonus on the annuity contract and results in greater income payments during the rider's withdrawal phase. (Note: This bonus does not increase the annuity's accumulation value. It only applies to the rider's benefit.)

(Continued on back)

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.  
\*Registered trademarks of Royal Bank of Canada. Used under license.

RBC Insurance®



57462 (R7-10)

## Value Master

A 10-year single premium deferred annuity with a Market Value Adjustment feature in most states.

[DOWNLOAD THE MOST RECENT VERSION](#)

# Value Master

Single Premium Deferred Annuity

PRODUCT FEATURES	
INTEREST RATE GUARANTEE	This annuity provides a competitive initial interest rate guaranteed for 12 months. Each year, it will renew at the portfolio rate in effect at that time for another 12 months. The renewal interest rate may be higher or lower than the initial interest rate, but will always be at least 3%.
INITIAL PREMIUM	\$5,000 Minimum \$500,000 Maximum (Larger amounts considered with company approval.)
ADDITIONAL PREMIUM DEPOSITS	\$500 Minimum. Annuity allows 5 additional premium deposits in the first 6 months of the 1st contract year. (4 months in PA.) Each premium deposit is credited with the current interest rate at the time it is made.
ISSUE AGES	0-85 Q & NQ (Age defined as age nearest birthday.)
DEATH BENEFIT	Full Accumulation Value will be paid to the beneficiary upon death of owner or annuitant, whichever occurs first.
FREE WITHDRAWALS	Interest Only: Interest credited to the annuity may be withdrawn on a monthly, quarterly, semi-annual or annual basis. Option may be selected at issue or anytime thereafter. Payment must be at least \$100.  10% Free: Up to 10% of the accumulation value may be withdrawn each year. Commission chargeback may apply in the first year. Must have \$2,000 or more in the annuity to exercise this option. (\$500 minimum withdrawal.)  Required Minimum Distribution: Available immediately on an annual basis.
ANNUITIZATION OPTIONS	Available after first 12 months, withdrawal charges do not apply if a payment option of greater than 5 years or income for life is selected. Commission chargeback will apply if exercised in first 24 months.
WITHDRAWAL CHARGES (%) 10 YEARS	10, 9, 8, 7, 6, 5, 4, 3, 2, 1 (+ or - MVA when applicable)
MARKET VALUE ADJUSTMENT (MVA)	An interest adjustment is made on withdrawals in the first 10 years that exceed the contract's free withdrawal privileges. (Does not apply to non-MVA states.)
ADDITIONAL WITHDRAWAL PRIVILEGE	<b>100% FREE</b>
	Confinement — Full accumulation value is paid after 3rd contract year. Owner must be confined at least 90 days. Confinement must have begun after contract issue. <b>Not available in FL, MA, PA.</b>

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.  
 ©Registered trademarks of Royal Bank of Canada. Used under license.  
 1-888-262-8131 • www.rbcinsurance.com/us

**FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.**  
 Product/features not available in all states.  
 See annuity contract for full details.



Insurance offered by  
**Liberty Life Insurance Company**

S7052 (R8-08)

## RBC 7 MYG

A 7-year single premium deferred annuity with a 7-year guaranteed interest rate period.

[DOWNLOAD THE MOST RECENT VERSION](#)

## RBC 7 MYG

Single Premium Deferred Annuity  
with a 7-year interest rate guarantee

PRODUCT FEATURES	
<b>INTEREST RATE GUARANTEE ENHANCEMENT</b>	<p>This annuity provides a 7 year interest rate guarantee. Note: The first year interest rate reflects a 1% enhancement.</p> <p>After the initial guaranteed interest rate period of 7 years, renewal interest rates will be declared annually and based on current market conditions. The minimum guaranteed interest rate for renewals years 8+ will be at least 1%.</p>
<b>ISSUE AGES</b>	<p>0-80 Q 0-85 NQ</p>
<b>INITIAL PREMIUM</b>	<p>\$5,000 minimum \$1,000,000 maximum premium ages 0-80 \$250,000 maximum premium ages 81 and older Larger amounts considered with company approval</p>
<b>ADDITIONAL PREMIUM PAYMENTS</b>	<p>Minimum \$500. Allows up to 5 additional premium payments in the first 12 months. Additional premium deposits will receive the interest rate currently in effect at the time the money is received. This rate reflects an interest rate enhancement of 1% and will be guaranteed for 12 months on each payment.</p>
<b>SURRENDER CHARGES (%) 7 YEARS</b>	<p>7, 7, 7, 6, 5, 4, 3 (+/- MVA)</p>
<b>DEATH BENEFIT</b>	<p>Full accumulation value paid at death of owner. If owner is a non-natural person, the death benefit is paid upon death of annuitant.</p>
<b>FREE WITHDRAWALS (Withdrawals prior to age 59 1/2 may be subject to a 10% IRS penalty)</b>	<p>10% Free: Up to 10% of the accumulation value may be withdrawn each year after the first contract year. After the initial 10% free is withdrawn, any additional withdrawals may be subject to applicable withdrawal and MVA charges. \$500 minimum withdrawal is required. Remaining accumulation value must be at least \$2,000.</p> <p>Required Minimum Distribution (RMD) and 72(t) available immediately.</p>

*(Continued on back)*

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.  
 \*Registered trademarks of Royal Bank of Canada. Used under license.  
 1-888-262-8131 • www.rbcinsurance.com/us

**FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.**  
 Product/features not available in all states.  
 See annuity contract for full details.



Insurance offered by  
Liberty Life Insurance Company

S7432 (R3-09)

## RBC Secure MYG

A 10-year single premium deferred annuity with several guaranteed interest rate periods to choose from.

[DOWNLOAD THE MOST RECENT VERSION](#)

## The RBC Secure MYG

A single premium deferred annuity with 3, 5, 7 or 10 year guaranteed interest rate periods issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

<b>Product Description</b>	The RBC Secure MYG is a 10 year single premium deferred annuity contract with several guaranteed interest rate periods. This contract may be surrendered during a 30-day window at the end of the guaranteed interest rate period without incurring any penalties for early withdrawal. (Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.)
<b>Financial Strength</b>	<p>Because annuities are guaranteed by the financial strength of the company that issues them, you and your clients look for a strong, stable insurance company you can depend on.</p> <p>Our financial strength, sound risk management policies, strong balance sheet and diversified business mix make us a company you and your clients can trust with long-term goals. This coupled with more than a century of experience across multiple financial disciplines, have earned us a reputation for strength and stability that you and your clients can count on for many generations to come.</p>
<b>Interest Rate Guarantees</b>	<p>3, 5, 7 or 10 year guaranteed interest rate periods are available. The interest rate will vary depending on which guarantee period is chosen; however, it will never be less than 1%.</p> <p>At the end of the guaranteed interest rate period, the client may:</p> <ul style="list-style-type: none"> <li>› Terminate the annuity contract and receive the full accumulation value, or</li> <li>› Continue the contract for an additional guaranteed interest rate period of the same duration. A new interest rate will apply for the new period.</li> </ul>
<b>Issue Ages</b>	0-85 Q & NQ
<b>Initial Premium</b>	<p>\$5,000 minimum            \$1,000,000 maximum (Ages 0-80)            \$250,000 maximum (Ages 81-85)            (Larger amounts may be accepted with company approval)</p> <p>Additional premiums not accepted.</p>

(Continued)

Product/features not available in all states. See annuity contracts AN3027 (02-09) and AN3027n (02-09) for full details.  
 RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.

RBC Insurance®



AN0017 (1-10)

## RBC Single Premium Immediate Annuity (SPIA)

A single premium annuity that provides a guaranteed income stream that will not fluctuate month-to-month or year-to-year. Income payments begin immediately after the premium is received.

[DOWNLOAD THE MOST RECENT VERSION](#)

### RBC Single Premium Immediate Annuity (SPIA)

<b>Term</b>	5 to 15 year period certain (life options are not available). The annuity owner selects the term at time of application and the requested start date.  RBC Insurance will hold the application up to 30 days and issue the contract based on the requested start date. Note: The SPIA quote will be re-run as of the requested start date.  Once the annuity is purchased, it cannot be altered or surrendered.
<b>Income payments</b>	Begin immediately as of the requested start date (only option available). First payment made when contract is issued. Income payments will be paid out according to how the contract is set up at time of issue. Monthly, quarterly and annual income payments available.
<b>Issue ages</b>	Available for all ages.
<b>Minimum premium</b>	\$5,000
<b>Maximum premium</b>	\$1,000,000 (Larger amounts accepted with company approval.)
<b>Rollovers and transfers</b>	The RBC SPIA can be set up as a traditional IRA (not available for a Roth IRA). This annuity accepts rollovers and transfers from IRAs and other qualified retirement plans.
<b>Death of contract owner</b>	If death occurs prior to the end of the specified period, the designated beneficiary will receive the income payments until the end of the period selected.
<b>Taxation</b>	A portion of each income payment is considered a return of principal and is not taxed (per the exclusion ratio). The remainder is treated and taxed as ordinary income. For a traditional IRA, the entire payment will be taxed as ordinary income.  A few states require the company to pay a premium tax on this contract; therefore, the amount of the guaranteed income will be reduced in those states. (Contact the company for details.)  <i>Withdrawals prior to age 59½ may be subject to a 10% IRS penalty. If you or your client has questions, please consult a tax advisor for assistance.</i>
<b>State availability</b>	Available in all states except MD and NY.
<b>Quotes</b>	For quotes, call the RBC Insurance Sales Desk at 888-262-8131. (Rates subject to change at noon on Mondays.)

This is brief description of the RBC Single Premium Immediate Annuity, issued by Liberty Life Insurance Company on policy form Series LS063, available in most states. This contract contains limitations. Please contact the company for complete details.

RBC Insurance® is the brand name for Liberty Life Insurance Company, a part of the global insurance operations of Royal Bank of Canada.  
©Registered trademarks of Royal Bank of Canada. Used under license.

**FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE.**



Insurance offered by  
Liberty Life Insurance Company

S7387 (R2-09)

## Information about RBC

Want to know more about RBC and RBC Insurance? Here you can find information about us and some quick facts about our position in the global marketplace.

[DOWNLOAD THE MOST RECENT VERSION](#)

About Us


# RBC Insurance at a Glance

Insurance issued by **Liberty Life Insurance Company**

### Solutions to help you Create A Path Forward

RBC Insurance® is the brand name for **Liberty Life Insurance Company**, a part of the global insurance operations of Royal Bank of Canada.

As the insurance specialist of one of the largest and most trusted financial institutions in North America, RBC Insurance offers a diversified range of insurance protection and wealth accumulation products that help individuals and businesses manage risk and build for the future. RBC Insurance is a part of RBC, a leading financial services company comprised of Royal Bank of Canada (TSX, NYSE: RY) and its subsidiaries. Although Liberty Life Insurance Company is a part of RBC, Liberty Life Insurance Company is solely responsible for its financial obligations.



### Financial Strength and Stability You Can Trust

**RBC**


- > \$659.4 billion in assets as of December 31, 2009.\*
- > Ranked 38<sup>th</sup> largest corporation globally in total assets by *Forbes Magazine*, April, 2010.
- > In business more than 140 years and providing insurance solutions for over a century.
- > Largest bank in Canada, the country with the world's soundest banking system.\*\*
- > Named to the Dow Jones Sustainability Index for the 9<sup>th</sup> straight year, RBC is recognized as one of the world's financial, social and environmental corporate leaders.

**RBC Insurance in the United States\*\***

- > Assets: \$4.3 billion
- > Liabilities: \$4 billion
- > Capital & Surplus: \$275 million

\*\*Statutory values as of 12/31/09.

RBC Insurance®



V1157 (R6-10)