



PRODUCT FEATURES AND ATTRIBUTES

Attributes	TERM PRODUCTS		
	Term 10 Standard	Term 10 Preferred	Term 20
Death Benefit Structure	Level Amount	Level Amount	Level Amount
Premium Payment Periods	Premiums Payable all years, increasing at 10 yr. renewals	Premiums Payable all years, increasing at 10 yr. renewals	Level and premiums payable for 20 years
Banding	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999	Band: \$250,000-\$10,000,000	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$199,999 Band 3: \$200,000 - \$2,000,000
Rate Structure	Guaranteed and level for ten-year renewal periods	Guaranteed and level for ten-year renewal periods	Guaranteed and level for full term of the policy
Issue Ages (age nearest birthday)	18-70	18-70	0-60
Minimum Face Amount	\$50,000	\$250,000	\$50,000
Maximum Face Amount	\$249,999	\$10,000,000	\$2,000,000
Renewability	To age 80	To age 80	N/A
Convertibility	To age 70	To age 70	Any time after issue but before age 70
Benefit Coverage Period	To age 80	To age 80	20 years after issue
Policy Fees	Individual policy: \$50 Joint policy: \$65 Multiple Joint First-to-die: \$65 for first two people, \$40 for each additional person Multiplan: 2 nd adult life and each additional adult life is \$40	Individual policy: \$50 Joint policy: \$65 Multiple Joint First-to-die: \$65 for first two people, \$40 for each additional person Multiplan: 2 nd adult life and each additional adult life is \$40	Individual policy: \$60 Multiplan: 2 nd adult life and each additional adult life is \$40
Joint Plans	Joint First-to-die (2 to 5 lives)	Joint First-to-die (2 to 5 lives)	N/A
Special Features			Built-in Return of Premium Benefit. Provides full refund of annual base premiums paid (without interest) on death before age 70 or at the end of 20 years if the policy is still in force. Guaranteed CSV commencing in the 11 th policy year.
*Riders <i>*the term riders are available on the same life or a life different from the base insured</i>	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100
Target Market	Term 10 Standard is positioned to meet the needs of younger purchasers who require amounts of insurance up to \$249,999 for a reasonable price. The built-in conversion option offers flexibility for financial and life changes. It will insure the short-term financial exposure for obligations such as young children, personal loans, mortgages, line of credit etc. Young and growing business clients may also find that Term 10 Standard falls within their current needs to insure business loan start-up costs and early buy -sell arrangements.	Preferred underwriting for larger sums insured, of \$250,000 and more, meets the short-term insurance requirements of business and high net-worth clients. Customer awareness of the Term 10 commodity market makes the RBC Insurance® product an initially inexpensive solution to business and personal needs. Should the client's financial and personal requirements become permanent over the years, the generous conversion option will permit the client to convert the policy to a permanent plan offered by the company at the time of conversion.	Term 20 targets clients with finite debt obligations who prefer a longer and level premium paying period. It also allows the policyowner to recoup the costs of temporary coverage when the coverage ceases at the 20 th year. The plan offers a "built-in Return of Premium" that returns to the client all of the basis premiums paid over the 20 years if the policy is still in force. If death occurs before age 70 all of the basic premiums will be paid to the beneficiary.



PRODUCT FEATURES AND ATTRIBUTES

TERM PRODUCTS

Attributes	Level Term 20	Level Term 65	Term 75 Plus	Term 100 Plus
Death Benefit Structure	Level Amount	Level Amount	Level Amount	Level Amount
Premium Payment Periods	Level and premiums payable for 20 years	Level and payable to age 65	Level and payable to age 75	Level and payable to age 100
Banding	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000-\$10,000,000	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000-\$10,000,000	Band 1: \$50,000-\$99,999 Band 2: \$100,000-\$10,000,000	Band 1: \$10,000-\$49,999 Band 2: \$50,000-\$99,999 Band 3: \$100,000-\$10,000,000
Rate Structure	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy
Issue Ages (age nearest birthday)	20 to 55	20 to 45	18 to 64	0 to 70
Minimum Face Amount	\$50,000	\$50,000	\$50,000	\$10,000
Maximum Face Amount	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Renewability	N/A	N/A	N/A	N/A
Convertibility	Convertible any time within 15-yr period after issue, but before age 65	Any time after issue but before age 60	Any time after issue but before age 65	N/A
Benefit Coverage Period	20 years after issue	Age 65	Age 75	Life
Policy Fees	Individual policy: \$60 Multiplan: 2 nd adult life and each additional adult life is \$40	Individual policy: \$60 Multiplan: 2 nd adult life and each additional adult life is \$40	Individual policy: \$60 Multiplan: 2 nd adult life and each additional adult life is \$40	Individual policy: \$60 Joint policy (2 people): \$60 Multiple Joint-First-to-Die: \$60 for first 2 people and \$40 for each additional Multiplan: 2 nd adult life and each additional adult life is \$40 Joint First-to-Die (2 to 5 lives) Joint First-to-Die (with survivorship) (2 lives) Joint Last-to-Die (2 lives)
Joint Plans	N/A	N/A	N/A	Joint First-to-Die (2 to 5 lives) Joint First-to-Die (with survivorship) (2 lives) Joint Last-to-Die (2 lives)
Special Features	Return of Premium Benefit (optional). If the insured dies before the policy anniversary nearest his/her 70 th birthday, a refund of the base premium, ROP premium and applicable policy fee will be made.	Return of Premium Benefit (optional). If the insured dies before the policy anniversary nearest his/her 70 th birthday, a refund of the base premium, ROP premium and applicable policy fee will be made.	Cash back offer: if at the end of the 10 th policy year, the client decides that he/she no longer requires this insurance protection, he/she may surrender his/her contract in exchange for a one time cash surrender value as stated on the policy ledger.	Cash back offer: if at the end of the 10 th policy year, the client decides that he/she no longer requires this insurance protection, he/she may surrender his/her contract in exchange for a one time cash surrender value as stated on the policy ledger.
*Riders <i>*the term riders are available on the same life or a life different from the base insured</i>	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100 Return of Premium on Death	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100 Return of Premium on Death	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100
Target Market	Level Term 20 targets clients with finite debt obligations who prefer a level premium-paying period. If there are life or financial changes over the years, the generous conversion feature provides the flexibility to change to a permanent plan in effect at the time of conversion.	Level Term 65 targets clients with specific debt obligations who prefer a level premium-paying period. If there are life or financial changes over the years, the generous conversion feature provides the flexibility to change to a permanent plan in effect at the time of conversion.	Term 75 Plus targets clients with specific debt obligations who prefer a level premium-paying period. If there are life or financial changes over the years, the generous conversion feature provides the flexibility to change to a permanent plan in effect at the time of conversion. The cash back offer available after the 10 th year allows the client to receive a one-time cash surrender value if the policy is surrendered.	Term 100 Plus is a basic plan targeting the lifetime needs for life insurance such as providing funds for a surviving spouse, large capital gains that may need to be realized, charitable bequests, dependent children (challenged physically and/or mentally) and business buy-sell agreements for relatively small premiums. The cost remains level for the lifetime of the policy and premiums end at age 100 providing a simple and easily budgeted item for business and families. Joint Second-to-Die plans are particularly attractive to high net worth clients who have determined the cost of realized gains upon a second spousal death. Joint First-to-Die plans can be utilized for business buy-out agreements with up to 5 lives covered.



PRODUCT FEATURES AND ATTRIBUTES

TERM PRODUCTS

Attributes	Term 100 with Values	Golden Term 100
Death Benefit Structure	Level Amount	Level Amount
Premium Payment Periods	Pay to 100, Paid-Up at age 65 (or after 15 years, whichever is longer), 20 Year Pay, 10 Year Pay	Level and payable to age 100
Banding	Band 1: \$50,000 - \$49,999 Band 2: \$50,000 - \$99,999 Band 4: \$100,000-\$10,000,000	Band 1: \$50,000 - \$49,999 Band 2: \$50,000 - \$99,999 Band 4: \$100,000-\$1,500,000
Rate Structure	Guaranteed and level for the full term of the policy	Guaranteed and level for the full term of the policy
Issue Ages (age nearest birthday)	0 to 70	71 to 80
Minimum Face Amount	\$10,000	\$10,000
Maximum Face Amount	\$10,000,000	\$1,500,000
Renewability	N/A	N/A
Convertibility	N/A	N/A
Benefit Coverage Period	Life	Life
Policy Fees	Individual policy: \$60 Joint policy (2 people): \$60 Multiple Joint-First-to-Die: \$60 for first 2 people and \$40 for each additional Multiplan: 2 nd adult life and each additional adult life is \$40	Individual policy: \$60 Joint policy (2 people): \$60 Multiple Joint-First-to-Die: \$60 for first 2 people and \$40 for each additional Multiplan: 2 nd adult life and each additional adult life is \$40
Joint Plans	Joint First-to-Die (2 to 5 lives) Joint First-to-Die (with Survivorship) (2 lives) Joint Last-to-Die (2 lives)	Joint First-to-Die (2 to 5 lives) Joint Last-to-Die (2 lives)
Special Features	Consists of four permanent, non-participating plans with level coverage and payment features suited to individual needs. Pay to 100, Paid-up at age 65 or after 15 years, 20 Pay and 10 Pay. Bonus Coverage Benefit for the 20 pay option.	
*Riders <i>*the term riders are available on the same life or a life different from the base insured</i>	Waiver of Premium Payor Disability Waiver Payor Death and Disability Waiver Accidental Death Benefit Rider Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100	Payor Disability Waiver Payor Death and Disability Waiver Children's Term Rider Term 100 Plus Term 10 Term 20 Level Term 20 Level Term 65 Term 75 Plus Term 100 with Values Golden Term 100
Target Market	Level Term 100 with Values offers the client an opportunity to limit the payment period for the life insurance coverage. While the coverage will extend past age 100, there are opportunities for the policyowner to surrender the policy for its cashsurrender value any time after the 11 th policy year should the insurance no longer be required. Optional premium paying opportunities provide financial planning opportunities for early retirement, speed of cash value accumulations, budgeting, limited working years, and intergenerational wealth transfer obligations.	Golden Term 100 is designed for clients who at a later stage in life have a requirement for lifetime insurance needs. Examples of this insurance requirement are large capital gains that may need to be realized, charitable bequests, and possible funding for a testamentary trust. These requirements are generally determined through advanced estate planning measures. The cost remains level for the lifetime of the policy and premiums end at age 100.

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PRODUCT FEATURES AND ATTRIBUTES

UNIVERSAL LIFE

Attributes

Foundational LifeTM

Destiny[®]

Death Benefit Structure	Increasing	Level & Increasing
Premium Payment Periods	Level to Age 100, 10 Pay, 15 Pay, 20 Pay, 20 Year Renewable Term Paid-Up at 85	Level or Flexible
Banding	Band 1: \$10,000-49,999 Band 2: \$50,000-99,999 Band 3: \$100,000 +	Band 1: \$50,000-\$10,000,000
Rate Structure	Level COI (Increasing DB) YRT COI (Increasing DB)	Level COI (Increasing DB) YRT COI (Level DB/ Increasing DB)
Issue Ages (age nearest birthday)	Level COI to Age 100: 0 - 80, 10 Pay: 0 - 75, 15 Pay 0 - 70, 20 Pay: 0 - 65 20 Year Renewable Term Paid-Up at 85: 0 - 60	0 to 80
Minimum Face Amount	\$10,000	\$50,000
Maximum Face Amount	\$10,000,000	\$10,000,000
Renewability	N/A	N/A
Convertibility	N/A	N/A
Benefit Coverage Period	Until death Level COI to age 100 - COI and Admin Fee cease at age 100 10, 15, 20 Pay Level COI - COI and Admin Fee cease after pay period 20 Year Renewable Term COI - COI and Admin Fee cease at age 85	Until death (COI and Admin Fee cease at age 100)
Policy Fees	\$84 per year / \$7 per month	Administration fee \$9 per month/policy
Joint Plans	Joint First-to-Die (up to 5 lives) Joint First with survivorship (2 lives) Joint Last-to-Die (2 lives only)	Joint First-to-Die (2 to 5 lives) Joint First-to-Die (with Survivorship) (2 lives) Joint Last-to-Die (2 lives)
Special Features	Family Policy Fees discount (only available on policies issued at the same time): * Family Administration Fee (for Special Family Offer) \$42 per year per policy / \$3.50 per month per policy. * Policy fees will be waived on policies purchased on children as the third and subsequent policies. Investment Options: * Fixed Interest Accounts - Foundational Life Daily Interest Account, Foundational Life Long Term Interest Account * Index -linked Account - S&P/TSX 60 Guaranteed Cash Surrender Values and Reduced Paid Up Values Switch from 20 Year Renewable Term COI to any Level COI after 2 years No Surrender charges	Change of death benefit option after 2 years. Wide range of investment options Switch from YRT COI to Level COI after 2 years Preferred Client Bonus after 3 years Wealth Accumulation Bonus after 10 years
*Riders <i>*the term riders are available on the same life or a life different from the base insured</i>	Term 10 Standard Level Term 20 Critical Illness Benefit Accidental Death Benefit Children's Term Insurance Rider Total Disability Waiver of Premium Benefit Payor Death and Disability Waiver of Premium Benefit Payor Total Disability Waiver of Premium Benefit	Total Disability Waiver of Premium Benefit Payor Total Disability Waiver of Premium Benefit Payor Death and Disability Waiver of Premium Benefit Accidental Death Benefit Children's Term Rider Critical Illness Benefit Term 10 Standard Level Term 20 Level Term 65 Term 75 Term 100 Golden Term 100 Long Term Care Rider Long Term Care Future Purchase Option
Target Market	This product will target the middle market looking for a permanent product. For all Level COI options, the minimum premiums paid will provide the client with a death benefit and guaranteed cash surrender value. For the 20 Year Renewable Term option, the minimum premium will provide the client with a death benefit. Minimum premiums paid will provide for a small fund value on all cost of insurance options. Additional premiums may be added to accumulate fund value.	Destiny [®] is targeted for the more sophisticated purchaser in the mid-income to high-income group. Disposable cash is fairly high and the client has usually maximized pension and RRSP contributions. The client is looking for other methods to build equity without annual accrual taxation. This UL also offers wealthy families a solution to intergenerational wealth transfer needs. For the business market, split dollar for executive maintenance and pension maximization needs can be served by this UL product. Corporate buy/sell agreements are very well insured and funded by a sophisticated universal life product.

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Attributes

PRODUCT FEATURES AND ATTRIBUTES

LIVING BENEFITS (LONG TERM CARE)

Facility Care

Home Care Benefit

Issue Ages (age nearest birthday)	30 to 80	30 to 75
Premium Payment Periods	Longer of 20 years or to age 65	Longer of 20 years or to age 65
Eligibility (Occupational Classes)	N/A	N/A
Waiting Periods	0-day, 90-day	60-day, 90-day
Benefit Periods	1 year, 2 years, 5 years, Lifetime	365 days, 730 days, 1825 days, Lifetime
Maximum Issue Limit	Maximum \$300 per day	Maximum \$300 per day
Renewability	Guaranteed Renewable. The premium is guaranteed not to increase during the first five policy years, however after that time premiums can be increased. Any increases are guaranteed not to exceed in total 50% of the original premium excluding policy fee. Premiums cannot be changed once they have been paid throughout the entire payment period.	Guaranteed Renewable. The premium is guaranteed not to increase during the first five policy years, however after that time premiums can be increased. Any increases are guaranteed not to exceed in total 50% of the original premium excluding policy fee. Premiums cannot be changed once they have been paid throughout the entire payment period.
Policy Fees	Individual policy: \$60 Multiplan: each additional life is \$40	N/A
Waiver of Premium	Included, while receiving benefits	Included, while receiving benefits
Cost of Living Adjustment	Yes, as an optional benefit	Yes, as an optional benefit
Integrated Benefits	No	Yes
Accidental Death Benefit	N/A	N/A
Guaranteed Insurability Benefit	N/A	N/A
Refund of Premium Rider	Yes, as an optional benefit	N/A
Future Purchase Option	Yes, as an optional benefit	Yes, as an optional benefit
Special Features	<p>The benefit is available in daily units of \$10 and is payable after the waiting period. Facility Care can be purchased on its own without the addition of Home Care or Return of Premium benefits.</p> <p>If two or more people under the same roof both join the plan at the same time, they will receive at 10% reduction in the total annual premium (including the policy fee).</p> <p>All RBC Insurance Long Term Care policies provide a Facility Care benefit. When health or personal care services are required on a long-term basis in a long-term care facility at the order of a physician the Facility Care benefit will be paid.</p>	<p>The benefit is available in daily units of \$10 and is payable after the waiting period. The Home Care daily benefit may be equal to or less than the Facility Care benefit but cannot exceed it. Home Care may not be purchased on its own. It must be added to a policy containing Facility Care.</p> <p>The Home Care benefit is available in addition to Facility Care. This benefit will pay for the cost of a medically necessary long-term care program recommended by a physician and provided by a licensed nurse, an authorized employee of a Health Care Agency, or private caregiver.</p>
Target Market	Facility Care is targeted to the age 30 to 80 market. Long Term Care protects your clients' savings, home and family assets as well as their children's financial security. It also safeguards their dignity by allowing them to receive professional attention in their own home or choose from a wide range of long term care facilities.	

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