

More than just top rates.

Term 10 and Term 20

For advisor use only.



For your clients

- Great rates
- Term riders on all life policies (including Term 10 and Term 20)
- Survivorship Option on Joint First to Die
- Survivorship Option on Term riders
- Term 10 Exchange Option
- Conversion to age 71 on base and riders
- Term/CI Bundle

For you, the advisor

- Tele-underwriting available for all face amounts
- 40% first year commission on Term 10
- 45% first year commission on Term 20
- Renewal compensation in years 6+

Plus increased compensation for a limited time!
Take advantage of our 5% increase until Nov. 4, 2011. Effective for policies with signed application dates of May 2 – Nov. 4, 2011.

Term 10 \$250,000			
Standard Male Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance®	\$190	\$230	\$320
BMO	190	235	325
Canada Life	200	233	325
Equitable	190	233	323
Manulife	213	253	350
Transamerica	190	233	323
Standard Female Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$151	\$187	\$238
BMO	168	198	253
Canada Life	155	188	240
Equitable	150	188	240
Manulife	178	223	263
Transamerica	153	188	240

Term 10 \$500,000			
Optimum Male Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$206	\$265	\$359
BMO	215	270	385
Canada Life	240	280	385
Equitable	210	270	380
Manulife	258	306	444
Transamerica	210	270	380
Optimum Female Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$167	\$211	\$238
BMO	180	220	275
Canada Life	195	235	265
Equitable	170	215	260
Manulife	203	248	323
Transamerica	170	215	265

Term 10 \$1,000,000			
Standard Male Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$495	\$593	\$1,041
BMO	505	695	1,075
Canada Life	560	700	1,100
Equitable	500	680	1,060
Manulife	588	746	1,146
Transamerica	520	690	1,090
Standard Female Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$343	\$449	\$655
BMO	395	495	715
Canada Life	430	490	710
Equitable	390	480	700
Manulife	471	551	781
Transamerica	390	490	710

Source: LifeGuide®, March 2011. Initial annual premiums rounded to the nearest dollar. Rates are effective March 2011. RBC Insurance rates are effective May 2, 2011. RBC Insurance premium rates illustrated above are for stand-alone policies only.

RBC Insurance®





Term and CI Bundle

Take advantage of the RBC Insurance Critical Illness Recovery Plan with a Term 10 and Term 20 bundled offering. This makes it easier for you to offer your clients these competitive products with savings all at the same time. When both products are purchased at the same time, we'll waive the policy fee on the term insurance, making our already competitive rates even more attractive.

Both products need to be applied for and underwritten at the same time to be eligible for the savings. This bundled offer is not available to existing term or critical illness insurance clients.

Let us handle the details, so you can focus on your client.

For more information, please visit www.rbcinsurance.com/salesresourcecentre, or contact your RBC Insurance sales consultant at **1-866-235-4332**.

Term 20 \$250,000			
Standard Male Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$290	\$393	\$617
BMO	293	398	635
Canada Life	293	395	620
Equitable	290	395	613
Manulife	294	397	617
Transamerica	290	395	618
Standard Female Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$232	\$292	\$422
BMO	233	295	433
Canada Life	233	293	423
Equitable	230	293	423
Manulife	236	307	427
Transamerica	230	293	423

Term 20 \$500,000			
Optimum Male Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$302	\$439	\$673
BMO	350	485	765
Canada Life	340	485	750
Equitable	340	480	745
Manulife	374	522	811
Transamerica	340	480	750
Optimum Female Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$240	\$305	\$516
BMO	255	340	570
Canada Life	270	330	550
Equitable	245	330	545
Manulife	276	398	552
Transamerica	250	330	545

Term 20 \$1,000,000			
Standard Male Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$784	\$1,158	\$1,901
BMO	885	1,305	2,115
Canada Life	890	1,300	2,080
Equitable	880	1,260	2,030
Manulife	886	1,281	2,047
Transamerica	880	1,280	2,060
Standard Female Non-smoker			
	Age 35	Age 40	Age 45
RBC Insurance	\$588	\$816	\$1,286
BMO	625	875	1,365
Canada Life	640	880	1,370
Equitable	610	860	1,340
Manulife	635	878	1,357
Transamerica	610	870	1,360

Source: LifeGuide[†], March 2011. Initial annual premiums rounded to the nearest dollar. Rates are effective March 2011. RBC Insurance rates are effective May 2, 2011. RBC Insurance premium rates illustrated above are for stand-alone policies only.



RBC Insurance[®]

Underwritten by RBC Life Insurance Company

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