

Explore ways to get guaranteed income you can count on

RBC Guaranteed Lifetime Withdrawal Benefit Rider

Annuities and riders issued by **Liberty Life Insurance Company**

Hypothetical example showing how an annuity's accumulation value and rider's income base grow over a 10-year period

Client age 65 purchases ...

RBC Enhanced Choice 8 Fixed Index Annuity and RBC GLWB Rider
\$100,000 initial premium deposit
Annual rider charge is 0.60% of the rider's income base

	Annuity's Accumulation Value	Rider's Income Base
Annuity's immediate premium bonus (2%)	\$2,000	\$2,000
Rider's immediate income bonus (5%)	—	\$5,000
Values at contract issue	\$102,000	\$107,000
Values at end of 1st contract year	\$102,000 + earnings <i>less rider charges</i>	\$115,025 <i>at 7.5% rollup rate</i>
Values at end of 12th contract year	\$102,000 + earnings <i>less rider charges</i>	\$254,850 <i>at 7.5% rollup rate</i>

If the client starts to take withdrawals at the end of the 10th contract year,
he or she will receive

\$15,291 guaranteed annually for life.

Each person has different financial objectives and tax status. After discussing your individual needs and reviewing your financial goals with your agent, you and your agent will be better equipped to decide whether this annuity and rider, another annuity and rider or another financial product will best meet your objectives.

Note: The rider's income base value is used to calculate lifetime income payments and is not available as cash value that can be withdrawn. The RBC Enhanced Choice 8 Annuity [policy form series AN3021 + AN3021ID, AN3021NC, AN3021TX] and RBC Guaranteed Lifetime Withdrawal Benefit Rider [policy form series AN3025(12-08)] are not available in all states; please check for state availability. Guarantees based on the financial strength and claims paying ability of the insurance company. These contracts contain exclusions and limitations. Please contact the company for complete details. This piece is not available for use in FL.

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Explore ways to guaranteed income and ease fears about future health concerns

RBC Enhanced Guaranteed Lifetime Withdrawal Benefit Rider

Annuities and riders issued by **Liberty Life Insurance Company**

Hypothetical example showing how an annuity's accumulation value and rider's income base grow over a 10-year period

Client age 65 purchases ... RBC Enhanced Choice 8 Fixed Index Annuity and RBC Enhanced GLWB Rider
\$100,000 initial premium deposit / Annual rider charge is 0.60% of the rider's income base

	Annuity's Accumulation Value	Rider's Income Base
Annuity's immediate premium bonus (2%)	\$2,000	\$2,000
Rider's immediate income bonus (1%)	—	\$1,000
Values at contract issue	\$102,000	\$103,000
Values at end of 1st contract year	\$102,000 + earnings less rider charges	\$110,725 at 7.5% rollup rate
Values at end of 12th contract year	\$102,000 + earnings less rider charges	\$245,323 at 7.5% rollup rate

If the client starts to take withdrawals at the end of the 10th contract year, he or she will receive **\$14,719 guaranteed annually for life.**

If later the client qualifies for the enhanced benefit (unable to perform 2 or more activities of daily living on a permanent basis), the guaranteed lifetime amount **increases to \$22,079 per year.**

Note: Enhanced benefit paid directly to the client, not to a facility or institution.
Client does not have to be confined to qualify to receive payments.

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