

## Case study

# Guaranteed income with a SPIA and an Annuity with GLWB Rider

Annuities and riders Issued by Liberty Life Insurance Company

FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

### Scenario

Client Bill, age 55, needs immediate income to help:

- › Fund college tuition for children,
- › Assist aging parents with household expenses, and
- › Create a guaranteed income stream to supplement his retirement.

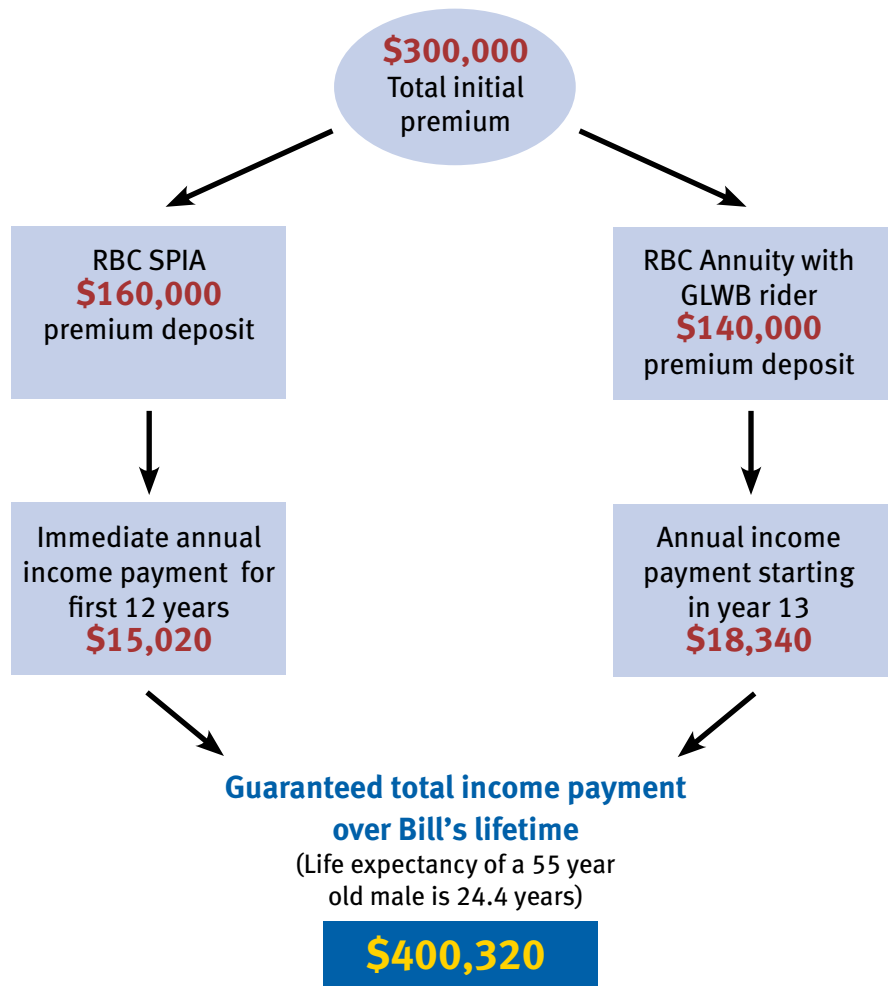
Bill has \$300,000 of non-qualified funds available. He decides to purchase a 12-year Single Premium Immediate Annuity and an RBC Enhanced Choice 12 Annuity with the GLWB Rider.

### Other benefits ...

Bill will be able to take full advantage of rider benefits and get an "income raise" after the initial 12-year period.

To learn more about this sales concept, contact:

**RBC Insurance**  
**888-262-8131**



Life expectancy source: The National Vital Statistics Reports, Vol. 58, No. 10, March 3, 2010. SPIA rates and income rider information as of July 2010. Products/features may not be available in all states. These products contain limitations. See annuity and rider contracts and disclosures for complete details. Withdrawals prior to age 59½ may be subject to a 10% penalty and may also be considered taxable income. Please have clients consult a tax advisor for additional information. Guarantees based on the claims-paying ability of the insurance company.

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

RBC Insurance®

