



## Annuities from RBC Insurance

### Fixed Indexed Annuities

PRODUCT	ISSUE AGE	MINIMUM INITIAL PREMIUM	INTEREST RATE FEATURES	WITHDRAWAL CHARGE (%)	COMMISSION	FEATURES
<b>RBC Choice Series</b>						
RBC Enhanced Choice 10 (SPDA) - AN3024 & AN3023WA	0-80 Q 0-85 NQ	\$5,000 single premium 5% premium enhancement/bonus (no recapture)	<b>Two Indexed Accounts linked to DJIA</b> *1-yr quarterly additive point-to-point with cap of 2.50% *1-yr monthly averaging with cap 5.00% <b>One Fixed Account</b> *8-yr guaranteed fixed account of 2.6% yr. 1, 1.60% yrs. 2-8	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)	7% ages 0-75 5% ages 76-79 3% ages 80-85	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1st yr. Systematics Market Value Adjustment (MVA) Annuitization: 5x10 This product is not available in AK CA CT DE HI IL MN MO NJ NY OK OR PA
RBC Enhanced Choice 12 (SPDA) - AN3023	0-80 Q 0-85 NQ	\$5,000 single premium 5% premium enhancement/bonus (no recapture)	<b>Two Indexed Accounts linked to DJIA</b> *1-yr quarterly additive point-to-point with cap of 2.50% *1-yr monthly averaging with cap 5.00% <b>One Fixed Account</b> *8-yr guaranteed fixed account of 2.80% yr. 1, 1.80% yrs. 2-8	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)	8% ages 0-75 7% ages 76-80 5% ages 81-85	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1st yr. (CA, IA, IN, MS&TX: Allowed during 1st yr.; commission chargeback may apply) Systematics Market Value Adjustment (MVA) Annuitization: 5x10 This product is not available in AK CT DE HI MN NJ NY OK OR PA UT WA
GUARANTEED LIFETIME WITHDRAWAL BENEFIT RIDERS	ROLLUP RATE		ROLLUP PERIOD	IMMEDIATE INCOME BONUS	STATE AVAILABILITY	FEATURES
RBC GLWB Rider AN3025(12-08)	8% compounded annually; credited annually Annual charge is 0.50% of rider's income base		12 years	5% no recapture - in addition to any premium bonus available with annuity	Not available in MS WA or any state where the underlying product is not available	Allows for fast build up for clients planning to start taking payments soon
RBC Enhanced GLWB Rider AN3026(12-08)	8% compounded annually; credited annually Annual charge is 0.60% of rider's income base		14 years	1% no recapture - in addition to any premium bonus available with annuity	Not available in FL MS NV WA or any state where the underlying product is not available	For clients who plan to take payments later or who have health concerns / Allows for enhanced payout of <b>50%</b> if client qualifies by becoming unable to perform 2 of 6 ADLs on a permanent basis - paid directly to client.

For more information, call InsurMark at (800) 752-0207

Products and/or features, including MVA, are not available in all states. Contracts may contain limitations. See contracts for details. All annuities, except Value Master, based on age last birthday.

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