



To: All RBC Insurance Representatives

March 2005

For more information, please contact your local regional office.

RBC Life Insurance Company

RBC INSURANCE® TV ADS RE-AIR IN ENGLISH AND LAUNCH IN FRENCH

On February 28, 2005, RBC Insurance started re-airing its "First for You" English television advertisement and launched its "Je choisis RBC" French television ad in Canada.

These ads are part of the campaign launched by RBC Financial Group and incorporate the "First for You" tagline, which was developed for RBC by BBDO Toronto. The French campaign uses the "Je choisis RBC" tagline, which was developed by Allard Johnson to be as powerful and effective as the "First for You" approach.

"RBC Insurance is committed to working with our distribution network to increase consumer awareness of the importance of including products like critical illness and disability insurance in a complete financial plan," said John Young, president & CEO of RBC Life Insurance Company. "Our television advertising supports the activities of our distributors by further educating clients about new insurance options."

The advertisement, which is a dramatization, started airing on both conventional and specialty networks on February 28, 2005 and will continue to run until the week of May 16, 2005.

Some of the English programs you'll see the ad on are: Fifth Estate, Smallville, Lost, American Idol, 20/20, CTV National News and The Apprentice. Some of the specialty networks carrying the ad include: CBC Newsworld, CMT, Discovery Health, Life, Prime, and W Network. The French ad can be seen on several specialty channels including Historia, RDI, Canal Vie, and Canal D. Some of the French programs the ad will air on are: Le Négociateur, Salut Bonjour, Téléjournal soirée, Grand Journal and 24 heures Chrono.

We hope that this increase in exposure to RBC Insurance will help support your sales and marketing efforts.