



Policy Number: _____ Life or Lives Insured: _____

TRANSFER MONEY WITHIN THE POLICY

Complete this section to transfer the value in your Destiny* policy's existing Investment Accounts. Percentages must be whole numbers with no decimals

| Transfer FROM Investment Account: | | Transfer TO Investment Account: | |
|---|---|---|---|
| Daily Interest | % | Daily Interest | % |
| Long Term Interest | % | Long Term Interest | % |
| Hang Seng | % | Hang Seng | % |
| NASDAQ 100 | % | NASDAQ 100 | % |
| Nikkei 225 | % | Nikkei 225 | % |
| S&P 500 | % | S&P 500 | % |
| S&P/TSX 60 | % | S&P/TSX 60 | % |
| Universe Bond | % | Universe Bond | % |
| RBC Select Conservative Portfolio | % | RBC Select Conservative Portfolio | % |
| RBC Select Balanced Portfolio | % | RBC Select Balanced Portfolio | % |
| RBC Select Growth Portfolio | % | RBC Select Growth Portfolio | % |
| RBC Select Aggressive Growth Portfolio | % | RBC Select Aggressive Growth Portfolio | % |
| BMO Guardian Canadian Large Cap Equity Fund | % | BMO Guardian Canadian Large Cap Equity Fund | % |
| Mackenzie Canadian All Cap Balanced Fund | % | Mackenzie Canadian All Cap Balanced Fund | % |

ALLOCATE FUTURE PREMIUMS

Complete this section to allocate all your future premiums. Percentages must be whole numbers with no decimals, and your total allocation in each column must equal 100%.

| Fixed Rate Investment Accounts | | | |
|--|---|--|---|
| Daily Interest | % | Long Term Interest | % |
| Investment Accounts linked to an index | | Investment Accounts linked to a managed fund | |
| Hang Seng | % | RBC Select Conservative Portfolio | % |
| NASDAQ 100 | % | RBC Select Balanced Portfolio | % |
| Nikkei 225 | % | RBC Select Growth Portfolio | % |
| S&P 500 | % | RBC Select Aggressive Growth Portfolio | % |
| S&P/TSX 60 | % | BMO Guardian Canadian Large Cap Equity Fund | % |
| Universe Bond | % | Mackenzie Canadian All Cap Balanced Fund | % |

Destiny Universal Life Insurance Investment Change Request

ALLOCATE LUMP SUM PREMIUM

Complete this section to allocate **only the premium accompanying this form**. Percentages must be whole numbers with no decimals, and your total allocation in each column must equal 100%.

Fixed Rate Investment Accounts

| | | | |
|---|---|---|---|
| Daily Interest | % | Long Term Interest | % |
| Investment Accounts linked to an index | | Investment Accounts linked to a managed fund | |
| Hang Seng | % | RBC Select Conservative Portfolio | % |
| NASDAQ 100 | % | RBC Select Balanced Portfolio | % |
| Nikkei 225 | % | RBC Select Growth Portfolio | % |
| S&P 500 | % | RBC Select Aggressive Growth Portfolio | % |
| S&P/TSX 60 | % | BMO Guardian Canadian Large Cap Equity Fund | % |
| Universe Bond | % | Mackenzie Canadian All Cap Balanced Fund | % |

CHANGE MY SCHEDULED PREMIUM AMOUNT

Change my premium amount to:

\$

BY SIGNING BELOW, I UNDERSTAND THAT...

I can request any combination of premium allocation changes and transfers of money, without charge, up to 2 times in any policy year. RBC Life Insurance Company reserves the right to apply a transaction fee for each additional such request received within the same year.

The interest earned on Investment Accounts that are linked to an index or a managed fund can be positive or negative, which can increase or decrease my policy's Investment Value. I can obtain information about available Investment Options and their management fees at www.rbcinsurance.com/returns, or through my advisor.

Any amount transferred or withdrawn from the Long Term Interest Account may be subject to a Market Value Adjustment.

This request will be processed on a best effort basis, effective on the day it is received or on the following business day, in accordance with the Company's administrative rules. Faxes are acceptable, except in Quebec where originals are required. Only one allocation instruction can apply to premiums paid on the same effective date.

This request is not valid unless all pages are submitted. Any corrections to this form must be initialed by all signing parties.

Policy Owner's name

Date (dd/mm/yy) Policy Owner's signature *If owned by a corporation, please include Title or Seal*

Joint Owner's name, if applicable

Date (dd/mm/yy) Joint Owner's signature

Submit by FAX at 905-813-4816 or 1-888-881-7712 **(not available in Quebec)**
Submit by MAIL to RBC Life Insurance Company, P.O. Box 515, Station A, Mississauga ON L5A 4M3

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