



RBC Insurance®

Fixed Annuity Interest Rates EFFECTIVE FEBRUARY 1, 2010*

Rate changes are shown in **bold**. For more information on annuities and income riders from RBC Insurance, please contact our Sales Desk at 888-262-8131, press 2, or by email at salesdesk@rbc.com.

Fixed Index Annuities • 60-day fixed account rate hold available

RBC Choice Series ¹	Immediate Premium Bonus	Fixed Acct Yr 1	Fixed Acct Yrs 2-8	AP2P Cap (S&P 500)	1-Year MP2P Cap (S&P 500)	1-Year QP2P Cap (DJIA)	1-Year Monthly Average Cap (DJIA)
RBC Enhanced Choice 8	2.00%	2.90%	1.90%	5.50%	2.50%	3.00%	5.00%
RBC Choice 10	N/A	2.80%	N/A	5.00%	2.25%	2.50%	5.00%
RBC Enhanced Choice 10	5.00%	2.55%	1.55%	5.00%	2.25%	2.50%	5.00%
RBC Enhanced Choice 12	5.00%	2.80%	1.80%	5.25%	2.25%	2.75%	5.00%

Multi-Year Guarantee (MYG) Annuities

30-day rate hold available on RBC 3+3 MYG • 60-day rate hold available on RBC 7 MYG

	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2+ Rate	Effective Annual Rate
RBC 3+3 MYG MVA²	6	3.00%	3.00%	3.00%
RBC 3+3 MYG Non-MVA²	6	3.00%	3.00%	3.00%
RBC 7 MYG³	7	3.70%	2.70%	2.84%

Traditional Annuities² • 30-day rate hold available

	Yr 1 Rate
Guarantee 3+3 Master MVA	3.90% (Yrs 1-3)
Guarantee 3+3 Master Non-MVA	3.70% (Yrs 1-3)
Master Builder	3.00%
Value Master	4.00%

Single Premium Immediate Annuity⁴

Fixed Period	Monthly guaranteed payment on \$100,000 premium
5 years	\$1,683
6 years	\$1,434
7 years	\$1,259
8 years	\$1,126
9 years	\$1,024
10 years	\$944
11 years	\$874
12 years	\$817
13 years	\$769
14 years	\$727
15 years	\$692

*Non-guaranteed new money interest rates, cap rates and spread fees are subject to change at any time, normally monthly. Products/features may not be available in all states. These annuities contain limitations. See annuity contracts for complete details.

¹RBC Choice Series: annual point-to-point cap (AP2P) cap will never be less than 2%. 1-year monthly point-to-point (MP2P) cap will never be less than 0.5%. 1-year quarterly point-to-point (QP2P) cap will never be less than 1%. 1-year monthly average cap will never be less than 5%. For new issues, a minimum guarantee of 1% currently applies to the Fixed Account until the end of the surrender charge period. The contracts' cash surrender value will never be less than 87.5% of the premium payment, less any premium taxes (if applicable) and withdrawals plus interest earned at 1%.

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²Minimum guarantee of 3% applies.

³For new issues, a minimum guarantee of 2.70% currently applies until the end of the surrender charge period.

⁴Rates subject to change. SPIA payments begin immediately. First payment made when contract is issued. Deferral of payments is not available. RBC period certain SPIAs are not available for sale in MD and NY.

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