

Participating life insurance

RBC Insurance[®]

Dividend scale announcement 2025-2026

RBC Growth Insurance[®] and RBC Growth Insurance Plus[®] provide the powerful combination of life insurance coverage plus the opportunity to earn tax-deferred investment growth.

Effective April 1, 2025, we are pleased to announce the dividend scale interest rate will increase from 6.25% to 6.30%. The RBC Life Insurance Company Board of Directors has approved the Appointed Actuary's recommendation to increase the dividend scale interest rate for the period of April 1, 2025, to March 31, 2026. Each year the dividend scale is reviewed in accordance with relevant regulations and our participating life insurance governance practices; our objective is to continue to execute on our long-term strategy of achieving strong risk-adjusted returns. This year, the change in the dividend scale reflects expectations of a more favourable investment and mortality experience in the future.

How do participating dividends work?

Our investment team is made up of experienced fund managers that hold more than 100 years of collective asset management experience. The participating account assets are managed with the same discipline as our general fund. We are constantly looking for and taking advantage of market movements that make sense based on the participating account investment policies and objectives.

Dividends are based on the collective experience of the participating account. As such, they are subject to change and are not guaranteed. Optional riders are not eligible to participate in dividends. Dividends, if declared, are credited on the policy anniversary.

The dividend payment is determined by the current dividend scale interest rate and other factors related to the experience of the participating account.

Fluctuations in the dividend scale interest rate (DSIR) can have a significant impact on the non-guaranteed values and the total death benefit of the policy. If the DSIR changes, the projections included in the original illustration for the total cash value and total death benefit will not align. You may request an updated inforce illustration by contacting your licensed insurance advisor. When reviewing an insurance illustration, it is important to do so conservatively by looking at the projected values illustrated 1-2% lower than the current dividend scale.

For more information, refer to [Overview of the Participating Account Client Guide](#).

**For more information, please contact your insurance advisor
or visit rbcinsurance.com/growth-insurance.**



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