

At RBC Insurance, Less is More.

NEW TERM 10 AND TERM 20



MORE > FOR YOUR CLIENTS

- > Affordable rates
- > Preferred underwriting from \$250,000
- > Combined face amount discount for multiple policies on the same life
- > Policy fee reduced to \$40
- > Joint first-to-die plan for up to 5 lives
- > Term rider up to \$10 million on permanent life plans



MORE > FOR YOU

- > Tele-application available for amounts of \$100,000 or more
- > 40% first year commission on Term 10
- > 45% first year commission on Term 20
- > 5% renewal commissions to year 5



Term 10 \$100,000			
Standard Male Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance®	\$129	\$155	\$275
AIG Life	150	191	329
Canada Life	130	170	306
Manulife	133	169	324
Standard Life	139	169	300
Transamerica	130	161	280
Standard Female Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$101	\$131	\$215
AIG Life	126	161	252
Canada Life	105	142	233
Manulife	112	153	236
Standard Life	115	146	233
Transamerica	125	139	222
Term 10 \$500,000			
Optimum Male Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$257	\$345	\$730
AIG Life	270	380	755
Canada Life	260	375	760
Manulife	275	382	774
Standard Life	285	380	800
Transamerica	295	360	740
Optimum Female Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$193	\$285	\$535
AIG Life	200	290	515
Canada Life	195	290	520
Manulife	198	293	529
Standard Life	215	315	590
Transamerica	200	290	520
Term 10 \$1,000,000			
Standard Male Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$635	\$875	\$1,900
AIG Life	645	925	1,975
Canada Life	650	940	2,000
Manulife	654	954	2,032
Standard Life	665	975	2,165
Transamerica	700	930	1,970
Standard Female Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$415	\$675	\$1,330
AIG Life	445	705	1,375
Canada Life	450	720	1,400
Manulife	457	735	1,419
Standard Life	475	755	1,485
Transamerica	450	710	1,380

Source: LifeGuide®, January 2005.
Initial premiums rounded to the nearest dollar.

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Term 20 \$100,000			
Standard Male Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$150	\$210	\$475
AIG Life	158	229	477
Canada Life	166	241	513
Manulife	168	235	520
Standard Life	171	240	511
Transamerica	157	220	501
Standard Female Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$125	\$165	\$340
AIG Life	134	183	341
Canada Life	144	188	361
Manulife	137	185	385
Standard Life	144	187	358
Transamerica	137	181	354
Term 20 \$500,000			
Optimum Male Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$365	\$570	\$1,485
AIG Life	375	580	1,395
Canada Life	385	600	1,540
Manulife	419	640	1,573
Standard Life	415	635	1,515
Transamerica	395	595	1,525
Optimum Female Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$270	\$430	\$995
AIG Life	280	445	975
Canada Life	315	480	1,120
Manulife	315	473	1,120
Standard Life	320	480	1,045
Transamerica	300	460	1,015
Term 20 \$1,000,000			
Standard Male Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$895	\$1,520	\$3,845
AIG Life	905	1,615	4,095
Canada Life	970	1,630	4,200
Manulife	1,053	1,663	4,232
Standard Life	955	1,585	4,095
Transamerica	910	1,540	3,850
Standard Female Non-smoker			
	Age 30	Age 40	Age 50
RBC Insurance	\$650	\$1,075	\$2,525
AIG Life	665	1,155	2,735
Canada Life	760	1,200	2,820
Manulife	770	1,206	2,994
Standard Life	735	1,175	2,725
Transamerica	680	1,090	2,410

Source: LifeGuide®, January 2005.
Initial premiums rounded to the nearest dollar.



TELE-APPLICATION ▶ IT'S AS EASY AS 1, 2, 3

Complete the short tele-application. There are no medical questions to ask.

Take the completed tele-application to the office that processes your RBC Insurance life applications. The tele-application will be faxed to Lab One. The original paper application will be forwarded to RBC Insurance.

Lab One will contact your client, conduct a telephone interview and order any necessary underwriting requirements. This process takes approximately 25 minutes.

We handle the details, so you can focus on your client.

For more information, please visit our Sales Resource Centre at www.rbcinsurance.com/businesspartners/life, or contact your regional office.



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