



RBC GIF: Final Income Allocations Now Available

In November, we communicated on [Income Allocations and how RBC GIF taxation works](#). The RBC GIF T3s have been mailed.

To prepare for client inquiries, review the RBC GIF 2025 Final Income Allocations available on the [Sales Resource Centre > Wealth Management > Sales Tools > Fund prices and performance](#).

As a reminder, the Income Allocations for RBC GIF are not time weighted. Everyone gets an allocation regardless of how long they've been invested in the fund. This happens once a year, on December 31.

Working with clients to help them understand how allocations work and what they need to consider from a tax planning perspective is an important way that you can provide value. Clients should be directed to speak with their tax advisor regarding potential impact of any segregated fund allocation.

Take a closer look at the mechanics of segregated fund allocations by reviewing the attached [Q&A](#).

Questions?

If you have additional questions, please refer to section 11.2 of the RBC GIF [Information Folder and Contract](#), or the tax information for segregated funds Taxable Impacts brochure on the [Sales Resource Centre](#), or contact your RBC Insurance Senior Sales Consultant at:

- ▶ MGA: 1-866-235-4332
- ▶ MFDA/IROC: 1-888-770-2586, option #3

Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.

RBC Guaranteed Investment Funds are individual variable annuity contracts and are referred to as segregated funds. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. When clients deposit money in an RBC Guaranteed Investment Funds contract, they are not buying units of the mutual fund or portfolio managed by RBC Global Asset Management Inc. and therefore do not possess any of the rights and privileges of the unitholders of such funds. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at rbcinsurance.com/gif.

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