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Introducing the 2026 Brokerage Advisor Reward Program

We at RBC Insurance® are pleased to introduce our 2026 Brokerage Advisor Reward Program where you can earn rewards for settling [Life and Living Benefits policies](#). And new for 2026, you can also earn rewards for [RBC® Guaranteed Investment Funds \(GIF\)](#) net sales.

Designed to show our appreciation for your partnership. The 2025 Life and Living Benefits program helped clients receive valuable protection while recognizing and rewarding advisors who significantly contributed to our business growth. We want to continue showing our appreciation by expanding the program to include RBC GIF.

Life and Living Benefits Advisor Rewards

Earn up to \$15,000 in rewards for Life and Living Benefits policies settled between January 1, 2026, and December 31, 2026.

This year, the program will run for 12 months with updated criteria. The policy minimums have increased along with a higher bonus payout cap - allowing you to earn more by the end of the program.

Criteria for policies settled between January 1, 2026, and December 31, 2026

- Advisors will be eligible for the bonus when the minimum number of policies are settled.
- See the required number of Life and Living Benefits policies and the corresponding bonus payout below:

Total Life / Living Benefit Policies	Life Minimum	Per Policy Payout
Less than 10	n/a	\$0
10	4	\$150
20+	8	\$200

- Total bonus will be capped at \$15,000 annually per advisor.
- All bonuses will be paid in January 2027 for qualifying business settled between January 1, 2026, and December 31, 2026.
- If a policy has a commission split between two or more advisors, the commission split will be applied to the policy count. For example, if a qualifying policy is split between advisor A for 50% and advisor B for 50%, each advisor will receive 0.5 policy count towards qualification.

Exclusions

- Guarantee Standard Issue® (GSI®), Medical Student Offer (MSO) and Future Income Offer (FIO) business is excluded from qualification and payment.

Examples:

- Advisor settles 0 living benefit policies and 12 Life policies, the payout = \$1,800 (12 x 150), as there is no minimum living benefit amount.
- Advisor settles eight living benefit policies and four life policies: the payout = \$1,800 (12 x \$150).
- Advisor settles 10 living benefit policies and one life policy: the payout is \$0 as the minimum life requirement was not met.
- Advisor settles 12 living benefit policies and eight life policies: the payout = \$4,000 (20 x \$200).
- Advisor settles 70 living benefit policies and 20 life policies: the payout = \$18,000 (90 x 200), however the cap is \$15,000, therefore final bonus payment is \$15,000.

Rules:

- Conversions, replacements and exchanges are included.
- If a policy settles prior to January 1 and lapses between January 1 – December 31 it will not create a negative policy count.
- If a policy settles after January 1 and lapses by December 31 – the advisor will not get credit for the policy.
- If a policy settles in 2026 and lapses in 2027, we reserve the right to chargeback.

New for 2026: RBC GIF Advisor Rewards

We want to reward you for the important role you play in helping your clients reach their retirement and estate planning goals. Earn up to \$30,000 in additional rewards on net sales from January 1, 2026 – December 31, 2026.

Program criteria for net sales between January 1, 2026, and December 31, 2026

- Bonus Calculation = (Gross Sales – Redemptions) x 0.35%.
- Total bonus will be capped at \$30,000 annually per advisor.
- Net sales must exceed \$300,000 to qualify for bonus commission.
- All bonuses will be paid in January 2027.

Example

Advisor's clients deposited \$8,500,000 into the RBC GIF product in 2026 with \$350,000 in redemptions during the year: the payout is \$28,525 ($\$8,500,000 - \$350,000 = \$8,150,000 \times 0.35\%$)

Program Eligibility

Some National Accounts have opted out of the 2026 Brokerage Advisor Reward Program, please check with your head office if you are eligible.

Marketing

IBMCO subscribers will see this message via a marketing email in February.

Questions?

Please call your local RBC Insurance regional office at 1-866-235-4332.

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