



## RBC Participating Whole Life Dividend Scale Announcement

Canadians recognize the value of the RBC brand for its strength and stability. 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.

RBC Life Insurance Company board of directors has approved the Appointed Actuary's recommendation to maintain the current dividend scale with dividend scale interest rate of 6.30% for the period of April 1, 2026 to March 31, 2027.

- The dividend payment is determined by the current dividend scale interest rate and other factors related to our management of the participating account.
- Dividends are based on the collective experience of the participating account. As such, they are subject to change and are not guaranteed.
- Dividends held in a dividends on deposit account earn interest daily at a rate we set which may change from time to time. The current interest rate is 2.3%.

### Materials to support you and your clients

Access materials on the [Sales Resource Centre](#) to help inform you and your clients on how the Dividend Scale works.

RBC Growth Insurance® and RBC Growth Insurance Plus® provide clients the powerful combination of life insurance coverage plus the opportunity to earn tax-deferred investment growth. For more information, refer to the [RBC Growth Insurance and RBC Growth Insurance Plus Advisor Guide](#).

### Questions?

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