

Top rates for your large case clients and competitive compensation for you

RBC YourTerm® Life Insurance



Insurance

FOR ADVISOR USE ONLY

Take advantage of our new large case term rates

RBC Insurance offers competitive compensation:

- 45% first year compensation for RBC YourTerm 10
- 50% first year compensation for RBC YourTerm 20
- 50% first year compensation for RBC YourTerm 30

Note: The maximum Issue Limit for RBC YourTerm 10 is \$25,000,000.*

* The illustration software allows you to quote between \$10,000,000 and \$25,000,000; however, amounts in this range are subject to head office approval prior to issue.



RBC YourTerm 10		\$10,000,000		
Standard MNS	Age 35	Age 40	Age 45	
RBC Insurance	\$3,570	\$4,740	\$7,650	
Competitor 1	\$3,750	\$4,850	\$8,150	
Competitor 2	\$3,948	\$5,252	\$8,516	
Competitor 3	\$3,640	\$4,840	\$8,140	
Competitor 4	\$3,650	\$4,950	\$8,250	
Competitor 5	\$3,860	\$5,160	\$8,360	
Competitor 6	\$3,725	\$5,025	\$8,325	
RBCI Rank	1	1	1	
Optimum MNS	Age 35	Age 40	Age 45	
RBC Insurance	\$2,690	\$3,370	\$5,340	
Competitor 1	\$3,150	\$3,850	\$5,450	
Competitor 2	\$3,356	\$4,464	\$7,239	
Competitor 3	\$2,940	\$3,440	\$5,540	
Competitor 4	\$2,950	\$3,650	\$5,450	
Competitor 5	\$3,060	\$3,660	\$5,560	
Competitor 6	\$2,925	\$3,825	\$5,825	
RBCI Rank	1	1	1	

RBC YourTerm 10		\$10,000,000		
Standard FNS	Age 35	Age 40	Age 45	
RBC Insurance	\$2,480	\$3,270	\$5,230	
Competitor 1	\$2,650	\$3,450	\$5,350	
Competitor 2	\$2,714	\$3,630	\$5,698	
Competitor 3	\$2,540	\$3,340	\$5,340	
Competitor 4	\$2,550	\$3,450	\$5,350	
Competitor 5	\$2,660	\$3,460	\$5,660	
Competitor 6	\$2,625	\$3,525	\$5,425	
RBCI Rank	1	1	1	
Optimum FNS	Age 35	Age 40	Age 45	
RBC Insurance	\$1,820	\$2,310	\$3,370	
Competitor 1	\$2,050	\$2,950	\$3,550	
Competitor 2	\$2,307	\$3,085	\$4,843	
Competitor 3	\$2,040	\$2,740	\$3,740	
Competitor 4	\$2,050	\$2,750	\$3,550	
Competitor 5	\$2,060	\$2,760	\$3,660	
Competitor 6	\$2,525	\$3,225	\$4,025	
RBCI Rank	1	1	1	

Source: Rates used for ranking obtained from LifeGuide Professional Financial Software as of October 17, 2024. Rates and ranking information are subject to change at any time without notice. Rate comparison is intended for advisor use for reference only. Initial annual premiums rounded to the nearest dollar. RBC premium rates illustrated above are for standalone policies only.

RBC <i>YourTerm</i> 20		\$10,000,000	
Standard MNS	Age 35	Age 40	Age 45
RBC Insurance	\$5,330	\$8,670	\$14,380
Competitor 1	\$5,750	\$8,850	\$14,750
Competitor 2	\$5,919	\$9,330	\$15,149
Competitor 3	\$5,440	\$8,940	\$14,740
Competitor 4	\$5,550	\$8,850	\$14,750
Competitor 5	\$5,660	\$9,060	\$15,060
Competitor 6	\$5,725	\$9,225	\$15,025
RBCI Rank	1	1	1
Optimum MNS	Age 35	Age 40	Age 45
RBC Insurance	\$3,690	\$5,430	\$8,790
Competitor 1	\$4,850	\$6,350	\$10,350
Competitor 2	\$5,327	\$8,397	\$13,634
Competitor 3	\$4,440	\$6,540	\$10,540
Competitor 4	\$4,350	\$6,450	\$10,450
Competitor 5	\$4,560	\$6,560	\$10,960
Competitor 6	\$4,725	\$6,825	\$11,225
RBCI Rank	1	1	1

RBC <i>YourTerm</i> 20		\$10,000,000	
Standard FNS	Age 35	Age 40	Age 45
RBC Insurance	\$3,860	\$6,020	\$9,940
Competitor 1	\$4,350	\$6,450	\$10,550
Competitor 2	\$4,321	\$6,718	\$10,914
Competitor 3	\$3,940	\$6,140	\$10,140
Competitor 4	\$3,950	\$6,250	\$10,350
Competitor 5	\$4,060	\$6,360	\$10,460
Competitor 6	\$4,125	\$6,425	\$10,525
RBCI Rank	1	1	1
Optimum FNS	Age 35	Age 40	Age 45
RBC Insurance	\$2,880	\$4,440	\$7,380
Competitor 1	\$3,450	\$4,550	\$8,050
Competitor 2	\$3,889	\$6,047	\$9,823
Competitor 3	\$2,940	\$4,540	\$8,040
Competitor 4	\$3,050	\$4,550	\$8,050
Competitor 5	\$3,160	\$4,560	\$8,060
Competitor 6	\$3,625	\$5,025	\$9,125
RBCI Rank	1	1	1

RBC <i>YourTerm</i> 30		\$10,000,000	
Standard MNS	Age 35	Age 40	Age 45
RBC Insurance	\$10,860	\$17,590	\$29,210
Competitor 1	\$11,250	\$17,950	\$31,550
Competitor 2	\$11,084	\$18,510	\$32,014
Competitor 3	\$11,140	\$18,240	\$31,540
Competitor 4	\$11,050	\$18,150	\$30,850
Competitor 5	\$11,260	\$18,260	\$32,060
Competitor 6	\$11,225	\$18,425	\$30,525
RBCI Rank	1	1	1
Optimum MNS	Age 35	Age 40	Age 45
RBC Insurance	\$7,800	\$12,600	\$21,520
Competitor 1	\$8,850	\$13,950	\$23,650
Competitor 2	\$9,976	\$16,659	\$28,813
Competitor 3	\$8,540	\$14,440	\$24,540
Competitor 4	\$8,550	\$13,550	\$23,150
Competitor 5	\$7,960	\$12,860	\$21,960
Competitor 6	\$9,125	\$14,425	\$24,525
RBCI Rank	1	1	1

RBC <i>YourTerm</i> 30		\$10,000,000	
Standard FNS	Age 35	Age 40	Age 45
RBC Insurance	\$7,700	\$12,500	\$20,750
Competitor 1	\$8,050	\$12,750	\$22,050
Competitor 2	\$7,988	\$13,159	\$22,850
Competitor 3	\$8,240	\$12,940	\$22,240
Competitor 4	\$7,850	\$12,850	\$21,450
Competitor 5	\$8,060	\$13,060	\$22,360
Competitor 6	\$8,125	\$13,025	\$21,625
RBCI Rank	1	1	1
Optimum FNS	Age 35	Age 40	Age 45
RBC Insurance	\$5,450	\$9,270	\$15,540
Competitor 1	\$6,150	\$10,350	\$17,450
Competitor 2	\$7,189	\$11,843	\$20,565
Competitor 3	\$6,340	\$10,340	\$17,440
Competitor 4	\$5,950	\$10,050	\$16,850
Competitor 5	\$5,560	\$9,460	\$15,860
Competitor 6	\$7,525	\$12,225	\$19,625
RBCI Rank	1	1	1

Source: Rates used for ranking obtained from LifeGuide Professional Financial Software as of October 17, 2024. Rates and ranking information are subject to change at any time without notice. Rate comparison is intended for advisor use for reference only. Initial annual premiums rounded to the nearest dollar. RBC premium rates illustrated above are for standalone policies only.

For more information, contact your MGA or your RBC Insurance Sales Consultant at **1-866-235-4332** or visit www.rbcinsurance.com/advisor-term.

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