

Illustration for Life Insurance

RBC YourTerm™



Insurance

Insured and coverage information

September 10, 2024

Death Benefit Term \$100,000 Single Life 20 years

Insured Life Client Quote, Male, 40, Standard Non-Smoker

Guaranteed coverage and premiums

YourTerm 20 is a guaranteed renewable and convertible life insurance policy. The death benefit and all premiums are guaranteed in the policy, provided your policy remains in force and you do not request any material changes to your coverage. You may renew your policy annually after the initial 20 years for the specified premium up to age 100, at which time the policy becomes paid up. Please be aware that your premium increases with each renewal. You may convert your policy, up to age 71, to any permanent coverage offered for conversion by RBC Insurance® at the time of conversion.

Year	Base Premium		Riders			Total Premium	
	Term 20	Term Rider	WP	ADB	CTR	Annual	Monthly
1	\$195.00	--	--	--	--	\$195.00	\$17.55
21	\$582.50	--	--	--	--	\$582.50	\$52.43
22	\$777.90	--	--	--	--	\$777.90	\$70.01
23	\$973.30	--	--	--	--	\$973.30	\$87.60
24	\$1,168.60	--	--	--	--	\$1,168.60	\$105.17
25	\$1,302.80	--	--	--	--	\$1,302.80	\$117.25
26	\$1,452.40	--	--	--	--	\$1,452.40	\$130.72
27	\$1,624.00	--	--	--	--	\$1,624.00	\$146.16
28	\$1,815.40	--	--	--	--	\$1,815.40	\$163.39
29	\$2,031.00	--	--	--	--	\$2,031.00	\$182.79
30	\$2,275.20	--	--	--	--	\$2,275.20	\$204.77
31	\$2,548.00	--	--	--	--	\$2,548.00	\$229.32
32	\$2,851.60	--	--	--	--	\$2,851.60	\$256.64
33	\$3,190.40	--	--	--	--	\$3,190.40	\$287.14
34	\$3,568.80	--	--	--	--	\$3,568.80	\$321.19
35	\$3,986.80	--	--	--	--	\$3,986.80	\$358.81
36	\$4,448.80	--	--	--	--	\$4,448.80	\$400.39
37	\$4,914.50	--	--	--	--	\$4,914.50	\$442.31
38	\$5,418.40	--	--	--	--	\$5,418.40	\$487.66
39	\$5,967.80	--	--	--	--	\$5,967.80	\$537.10
40	\$6,559.00	--	--	--	--	\$6,559.00	\$590.31
41	\$7,198.90	--	--	--	--	\$7,198.90	\$647.90
42	\$7,885.80	--	--	--	--	\$7,885.80	\$709.72
43	\$8,622.00	--	--	--	--	\$8,622.00	\$775.98
44	\$9,411.80	--	--	--	--	\$9,411.80	\$847.06
45	\$10,253.10	--	--	--	--	\$10,253.10	\$922.78
46	\$11,154.00	--	--	--	--	\$11,154.00	\$1,003.86
47	\$12,232.00	--	--	--	--	\$12,232.00	\$1,100.88
48	\$13,394.00	--	--	--	--	\$13,394.00	\$1,205.46
49	\$14,646.00	--	--	--	--	\$14,646.00	\$1,318.14
50	\$15,990.00	--	--	--	--	\$15,990.00	\$1,439.10
51	\$17,434.00	--	--	--	--	\$17,434.00	\$1,569.06
52	\$18,982.00	--	--	--	--	\$18,982.00	\$1,708.38
53	\$20,638.00	--	--	--	--	\$20,638.00	\$1,857.42
54	\$22,412.00	--	--	--	--	\$22,412.00	\$2,017.08
55	\$24,304.00	--	--	--	--	\$24,304.00	\$2,187.36
56	\$26,322.00	--	--	--	--	\$26,322.00	\$2,368.98
57	\$28,468.00	--	--	--	--	\$28,468.00	\$2,562.12

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Year	Base Premium		Riders			Total Premium	
	Term 20	Term Rider	WP	ADB	CTR	Annual	Monthly
58	\$30,744.00	--	--	--	--	\$30,744.00	\$2,766.96
59	\$33,156.00	--	--	--	--	\$33,156.00	\$2,984.04
60	\$35,698.00	--	--	--	--	\$35,698.00	\$3,212.82

Annual Premium is less than 12 times the monthly premium
Plus sales tax where applicable

After the initial period, the coverage is renewed annually based on a yearly renewable term cost (YRT cost). Although the insurance is illustrated to age 100 of the designated life insured, this does not mean the policy terminates at that time. In fact, the policy will remain in force until the death of the designated life insured if the required premiums have been paid to age 100.

Additional Information

Some exclusions and limitations may apply to this coverage, particularly if any riders have been elected. Complete insurance coverage details are available in the RBC Life Insurance Company policy. A sample policy may be requested from your insurance advisor before the policy is issued.

This illustration provides information about policy benefits and premiums. It is not a contract or an offer to provide insurance. The premium will be set once the coverage is underwritten by RBC Life Insurance Company, and will be specified in the policy when it is issued. The terms and conditions of the policy will take precedence over any information included in this illustration.

Application Requirements

Life Client Quote - Non-medical

Where a paramedical is required:

- Any amount of coverage : A Tele-interview and vitals can be submitted in lieu; or
- Up to \$5,000,000 of coverage: The health and lifestyle questions (in the electronic or paper application) and vitals can be submitted in lieu of a paramedical.

The requirements shown are based on this illustration only. Applications for life insurance to RBC Insurance within the last 6 months need to be taken into consideration to determine actual underwriting requirements.