



Guaranteed Investment Funds (GIF) and Guaranteed Investment Portfolios (GIP) options

Product Categories	Upfront Commissions	Annual Trailer
Money Market Category		
Initial Sales Charge (ISC)	Up to 2.00%	0.20%
Deferred Sales Charge (DSC)	2.00%	0.10%
Low Sales Charge (LSC)	2.00%	0.20%
Fixed Income Category		
Initial Sales Charge (ISC)	Up to 5.00%	0.50%
Deferred Sales Charge (DSC)	3.50%	0.25%
Low-load Sales Charge (LSC)	2.00%	0.50%
Balanced, Equity and Strategic Asset Allocation Categories		
Initial Sales Charge (ISC)	Up to 5.00%	1.00%
Deferred Sales Charge (DSC)	5.00%	0.50%
Low Sales Charge (LSC)	2.00%	1.00%

Sales commission (Upfront Commission)

Sales commission will be paid on the gross deposit amount. The amount paid will vary depending on the sales option your client chooses and the funds selected. For clients who choose the initial sales charge option, the maximum sales commission that will be paid ranges from 0.00% up to 2.00% for the money market fund and up to 5.00% for all other funds. If your client chooses the low sales charge option we will pay commission of up to 2.00% or up to 5.00% for the deferred sales charge option.

Servicing commission (Trailer)

RBC Life Insurance Company (the Company) pays a regular servicing commission to recognize the ongoing service you provide to your clients. The annual servicing commission, paid quarterly, ranges from 0.10% to 1.00% per annum depending on the sales option your client chooses.

Vesting of Servicing Commission

Servicing commission for segregated funds are paid to recognize the ongoing service provided to clients by the Advisor of record. Servicing commissions will continue to be paid to the Advisor, agency or organization designated by the client. A client can elect to appoint a new Advisor, agency or organization of record by providing the Company direction in writing. Upon receipt of such direction, the Company will direct all future servicing commission to the client's Advisor of choice. **This provision shall apply in the event there is any contrary provision in this agreement or any other schedule to the agreement.**

Payout Annuities

First Year Commission

Life and Term Certain Annuities

Gross Deposit	
First \$300,000	2.00%
Balance of Gross Deposit	1.00%

Commission will be paid based on tiered percentages of the gross deposit amount.