



Segregated Funds – RBC GIF

RBC Insurance Are you ready for RRSP season



Insurance

Agenda

- Segregated Funds – RBC GIF
- Top 10 Reasons to sell RBC Insurance Wealth Products

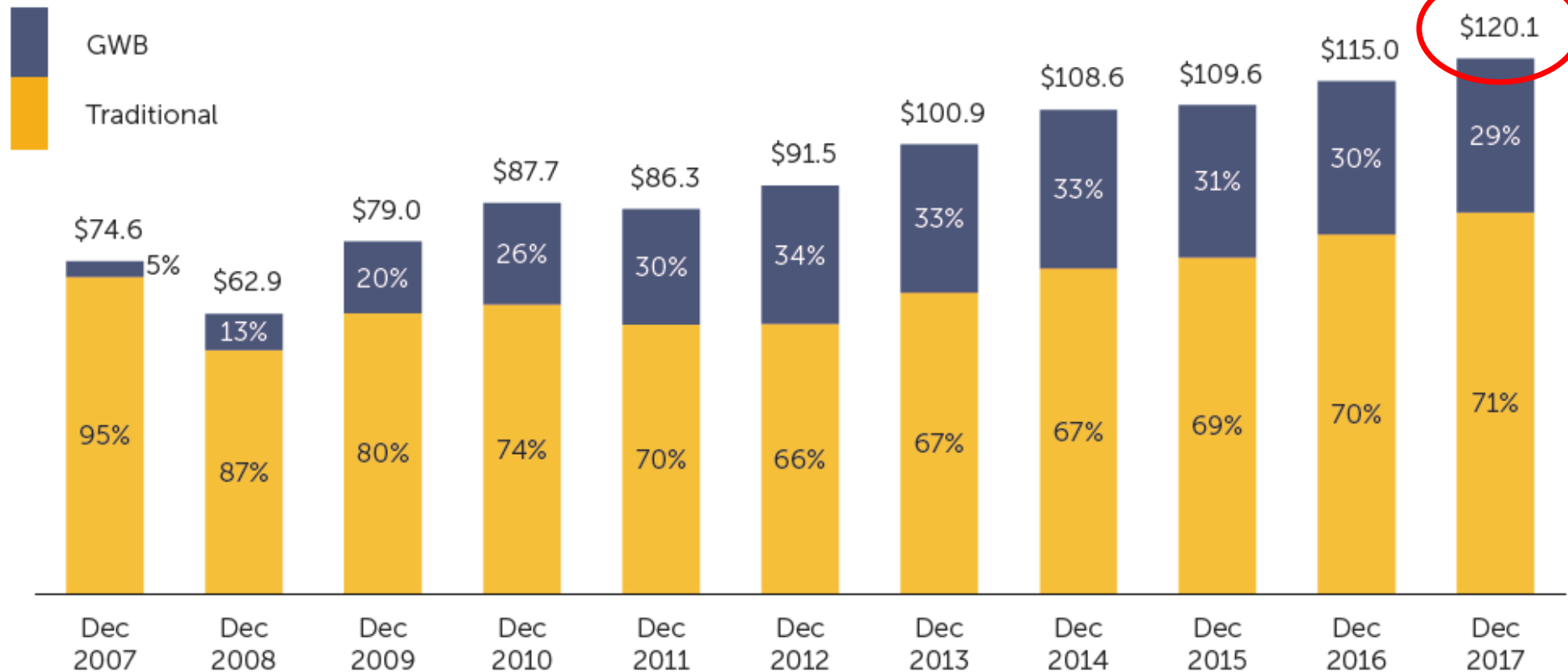


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Snapshot of the Seg Fund Business

1

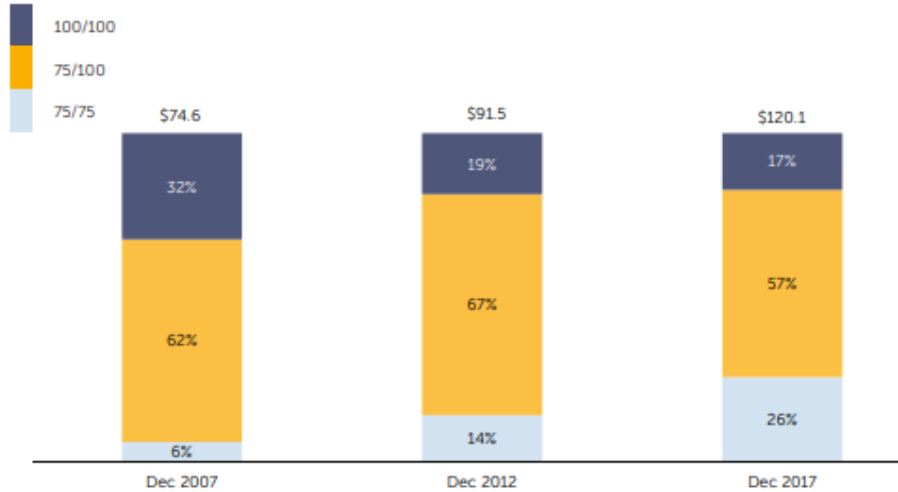
Segregated Fund Assets Continue to Grow
Assets in billions of dollars



Where is the money going?

6

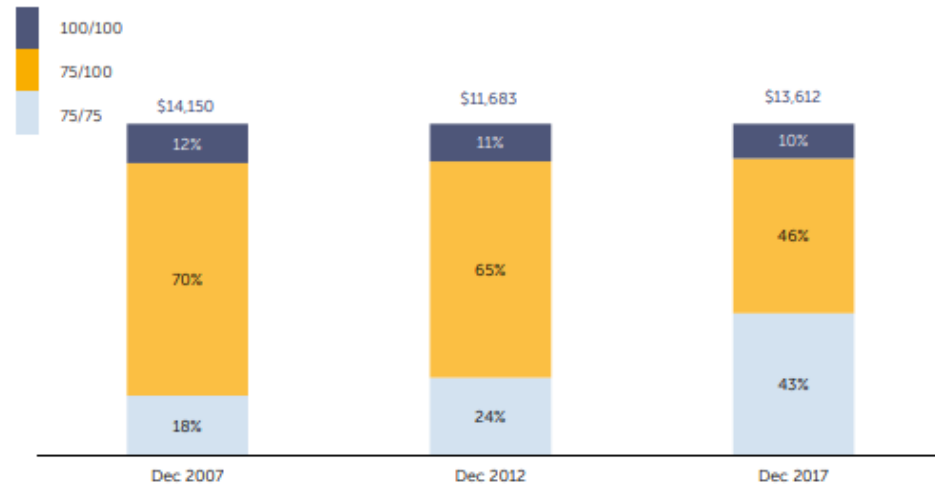
Segregated Funds with 75/75 Guarantee Level Gaining Ground
Asset mix by guarantee level, in billions of dollars



*Note: December 2017 guarantee data is preliminary.

7

Segregated Funds Gross Sales Evenly Split Between 75/75 and 75/100
Gross sales mix by guarantee level, in millions of dollars



*Note: December 2017 guarantee data is preliminary.

TFSA/RRSP Limits

Year	TFSA dollar Limit	RRSP dollar limit
2020		\$27,230
2019	\$6,000	\$26,500
2018	\$5,500	\$26,230
2017	\$5,500	\$26,010



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With RBC GIFs, you can rely on strength, simplicity and consistency.

Here's why:

- Our seg funds are managed by RBC Global Asset Management, an industry-leading investment manager with over 300 investment professionals located in seven offices in key markets around the world.
- Deposits to age 90 with no investment restrictions.
- Optional annual resets to age 90 (on select funds).
- We've consistently enhanced our product platform giving you and your clients more choice.
- Our balanced funds have MERs competitive with high net worth pricing (from dollar one).



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Why choose a Seg Fund vs. a Traditional Mutual Fund this RRSP Season?

- Protection of assets through principal guarantees
- Option to increase your clients' protected amount
- Estate planning benefits: bypass probate, reduced costs and maintain privacy
- Potential creditor protection for non-registered assets (especially important for business owners, professionals or self-employed individuals)

And similar to Mutual Funds, Seg Funds held in an RRSP continue to enjoy:

- Tax-deferred growth
- Potential creditor protection in case of a bankruptcy



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Top 10 Reasons to Sell RBC GIFs and RBC POA

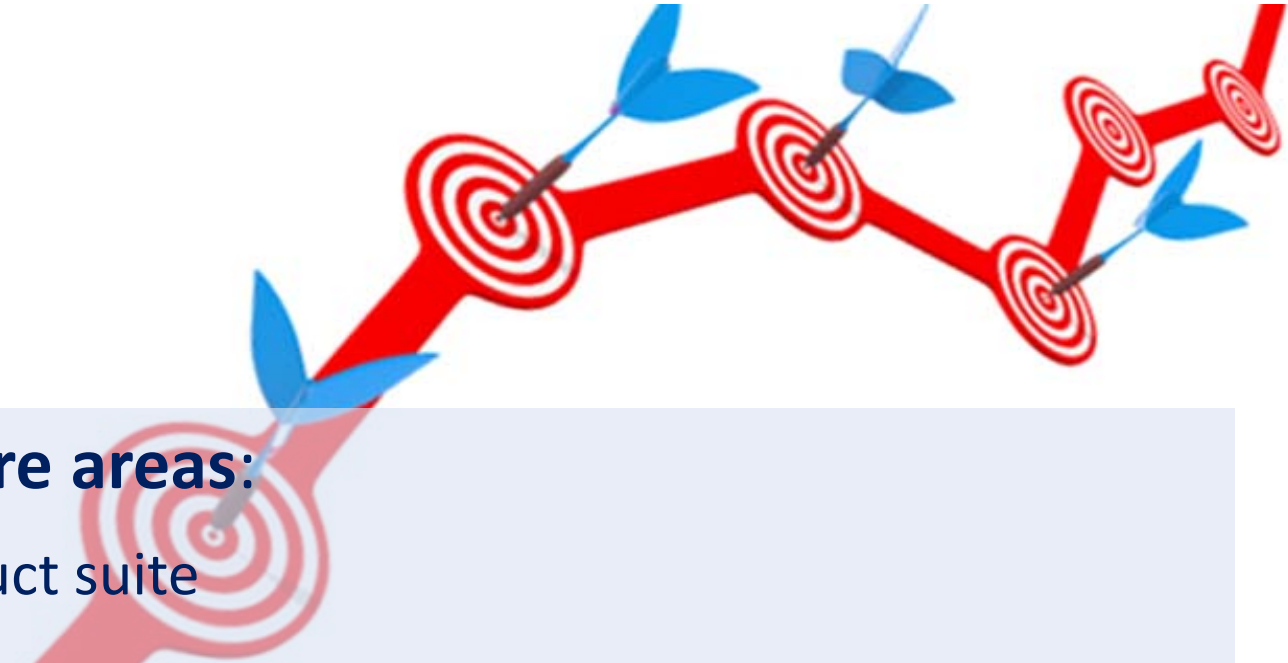


#1 – RBC Global Asset Management

- ✓ Trust
- ✓ Value
- ✓ World Class Asset Managers



#2 – Consistent, Simple, Stable, Growing



Focus on 3 core areas:

1. Strong product suite
2. Easy to do business with
3. Value added tools and advice



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#3 – Competitive Advantages

- ✓ Death benefit Guarantee (IS, S1 and S2)
- ✓ Deposits to age 90
- ✓ Annual Optional Reset to age 90 on Series 2



#4 – Reduced Management Fees



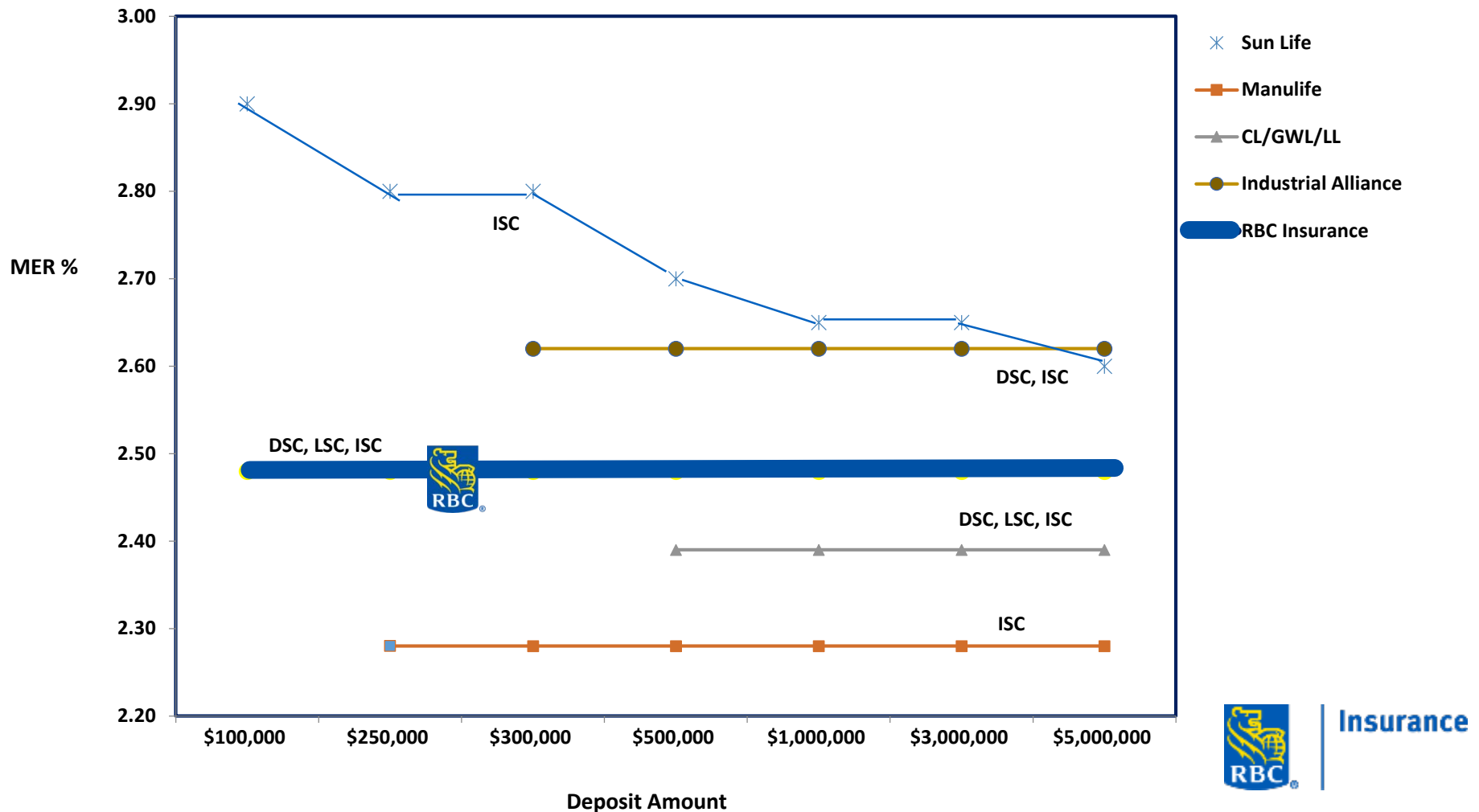
RBC GIFs
REDUCED
management fees on
Balanced Funds!



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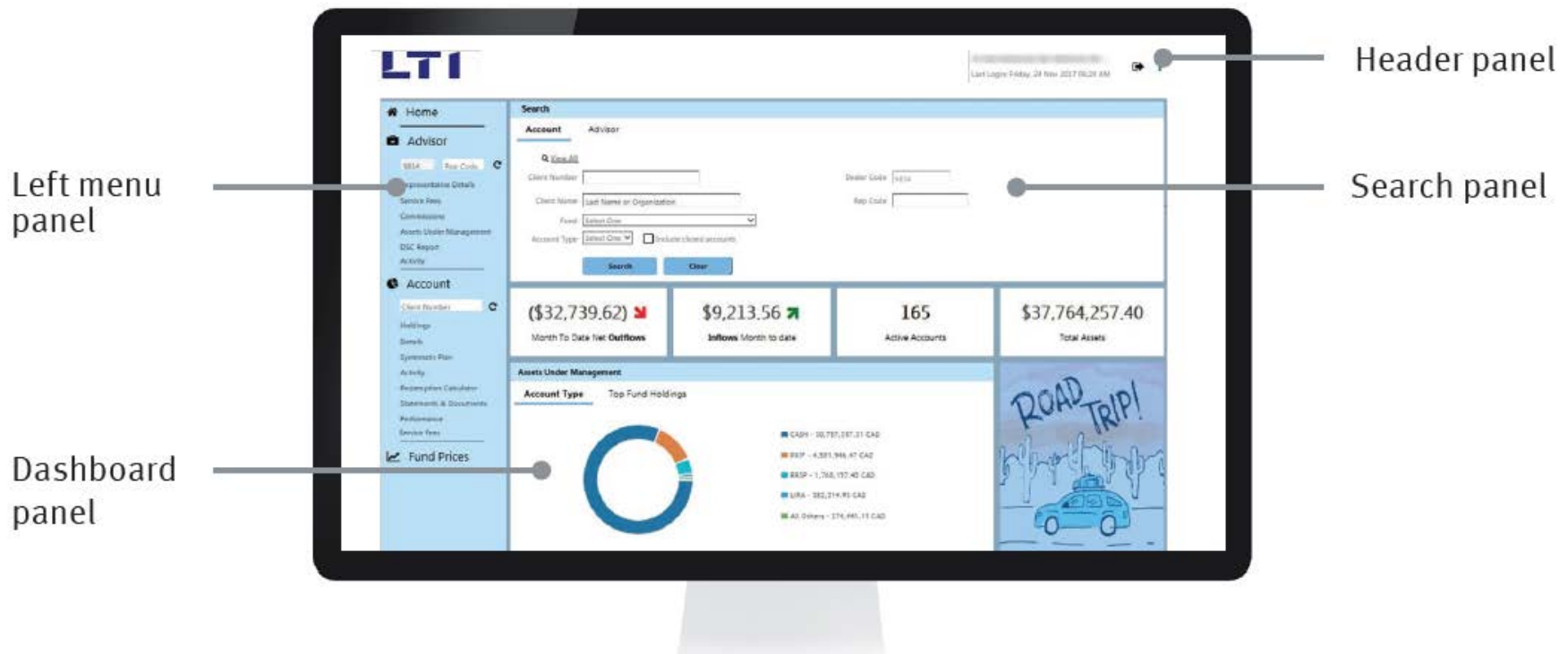
#5 – High Net Worth Strategy

Series 1 – Select Balanced GIP



#6 – WealthLink

Enhanced Digital Experience



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#7 – Never outlive your Money



#8 – RBC Insurance Competitive Landscape

	\$150,000	\$250,000	\$350,000
Ranking	1st	1st	2nd
Annualized Income	\$9,454.44	\$16,346.28	\$22,454.16

Source: Cannex Financial Exchanges Limited – Accessed January, 2019



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#9 – Protect your income stream with our Joint Annuity



#10 – RBC Payout Annuities Value Proposition

Simplicity

**Annuity solution
designed to
maximize client
income levels**

Strength

**Strong financial
performance and
stability in the
marketplace**

Trust

**RBC – trusted
brand, a Canadian
institution**



Opportunities for Seg Funds

Risk averse clients in or approaching retirement

Self-employed professionals/business owners

Clients over 60 looking to preserve their wealth and minimum estate fees

Estate Planning with Blended Families

Clients who are uninsurable



Clients over age 90 looking for creative estate planning solutions

Risk averse clients with a GIC or Savings accounts

Clients who are concerned with spendthrift beneficiaries

Clients looking to transfer wealth to their next generation



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Thank you!



Disclosure

- For advisor use only
- Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.
- RBC Guaranteed Investment Funds are segregated funds and are referred to as individual variable annuity contracts. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. When clients deposit money in an RBC Guaranteed Investment Funds contract, they are not buying units of the RBC Global Asset Management Inc. mutual fund or portfolio and therefore do not possess any of the rights and privileges of the unitholders of such funds.
- Segregated fund fees are higher than mutual fund fees as they include a management fee and an insurance fee component.
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