

## Universal Life for Essential Needs at a glance...

<b>Issue Ages</b>	• 0-80 (Age Nearest)		
<b>Face Amounts</b>	<ul style="list-style-type: none"> <li>• Minimum: \$25,000</li> <li>• Maximum: \$5,000,000 per insured life</li> </ul>		
<b>Coverage Types</b>	• Single, Joint First-to-Die (up to 5 lives), Joint First with Survivorship (2 lives only) Joint Last-to-Die (2 lives only)		
<b>Death Benefit</b>	• Increasing		
<b>Cost of Insurance</b>	• Guaranteed Level		
<b>Minimum Loan</b>	• \$500	<b>Maximum Loan</b>	• 90% of Cash Value (minus outstanding loans)
<b>Administrative Fee</b>	<ul style="list-style-type: none"> <li>• \$108 per year / \$9 per month per policy</li> <li>• No additional fee for lives two to five on a Joint Destiny® policy</li> </ul>		
<b>Premium Payment Methods</b>	<ul style="list-style-type: none"> <li>• Monthly PAC (minimum \$25)</li> <li>• Annual</li> <li>• Discretionary (minimum \$500 Canadian funds)</li> </ul>		
<b>Surrender Charges</b>	<ul style="list-style-type: none"> <li>• Surrender charges apply for the first 119 months of the policy</li> <li>• Charge is equal to 150% of the Minimum Annual Premium</li> </ul>		
<b>Investment Options</b>	<p><b><u>Fixed Interest Accounts</u></b>  Daily Interest Account  Medium Term Interest Account  Long Term Interest Account</p> <p><b><u>Interest Index-Linked Accounts</u></b>  Royal Balanced Fund  Royal Canadian Equity Fund  Royal U.S. Equity Fund  Royal Select Income Portfolio Account  Royal Select Balanced Portfolio Account  Royal Select Growth Portfolio Account  Royal Select Choices Income Portfolio Account  Royal Select Choices Balanced Portfolio Account  Royal Select Choices Growth Portfolio Account  Royal Select Choices Aggressive Growth Portfolio Account  S&amp;P/TSX 60 Stock Index Account  Standard &amp; Poor's 500 Index Account  Eurotop 100 Index Account  Nikkei 225 Index Account  Hang Seng Index Account  NASDAQ 100 Index Account  SCM Universe Bond Index Account</p>		
<b>Riders and Benefits</b>	<ul style="list-style-type: none"> <li>• Term 10, Level Term 20/65, Term 75, Term 100 Plus, Golden Term 100</li> <li>• Long Term Care; Critical Illness Benefit</li> <li>• Accidental Death Benefit</li> <li>• Total Disability Waiver of Premium Benefit</li> <li>• Payor Disability Waiver of Premium</li> <li>• Payor Death and Disability Waiver of Premium</li> <li>• Children's Term Rider</li> </ul>		
<b>Other Features</b>	Preferred Client Bonus, Surrender Bonus		

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