**Subject Line:**

Announcing our 2022-2023 dividend scale interest rate.

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RBC Insurance Participating Life – Maintaining our current dividend scale

We’re happy to tell you that our current dividend scale interest rate of 6.0% has been approved to remain until March 31, 2023 by the RBC Life Insurance Company Board of Directors.

We’re able to offer this competitive rate due, in part, to a heavier allocation into non-fixed income than our peers, since we’re a new launch with younger policyholders on average. Our mix of fixed and non-fixed income provides a counterbalance between achieving a competitive yield without undue risk. Also, some of the maximums have a much wider range than the targets, to give us flexibility to find relative value.

For all our RBC Participating Life Accounts, we have an actuarial team embedded in our team of investment professionals who actively manage the participating account. This allows us to adjust our asset-matching strategies more quickly.

There are more compelling reasons to tell your clients about RBC Growth Insurance and RBC Growth Insurance Plus. For more information and an overview of RBC Insurance®’s Participating Life Account, visit [RBCInsurance.com/participatingaccounts](http://rbcinsurance.com/participatingaccounts).

RBC Growth Insurance™ and RBC Growth Insurance Plus are available for both new business applications as well as conversions. To learn more about visit [RBCInsurance.com/participatinglife](http://rbcinsurance.com/participatinglife) or speak to your RBC Insurance Sales Consultant.

Disclosures

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