Email Subject Line:

**Take advantage of the RBC Insurance** **Term Partial Conversion and Carryover Option**

*[Growth Insurance Banner]*

Offer your clients permanent protection and extend their term insurance at an affordable rate, without evidence of insurability.

Your clients now have three ways to update their inforce RBC Term Insurance coverage:

1. **NEW – Term Partial Conversion and Carryover** with no restrictions on how the face amount is split between the Participating life coverage and RBC *Your*Term™ life insurance rider1
2. Full Conversion
3. Partial Conversion and maintain existing policy

With our Term Partial Conversion and Carryover option your client can partially convert their eligible inforce term policy to RBC Growth Insurance and RBC Growth Insurance Plus and carry over the remaining balance as a new RBC *Your*Term rider. No new underwriting is required and you can add deposit options without limit restrictions.

The RBC *Your*Term rider does not need to match the length of the original policy. A new term can be selected for 10, 15, 20 or 25 years1.

**Backed by RBC Insurance’s experienced portfolio management team**

Give your clients the opportunity to earn dividends with RBC Growth Insurance or RBC Growth Insurance Plus, with a sustainable [dividend scale interest rate](https://www.rbcinsurance.com/life-insurance/_assets-custom/pdfs/rb-participating-life-2022-2023-dividend-scale-en.pdf).2

RBC Insurance investment professionals have more than 100 years of collective asset management experience, and follow the same investment philosophy as RBC Capital Markets® and RBC Global Asset Management®.

**RBC Growth Insurance and RBC Growth Insurance Plus – growth you and your clients can count on**

Available for **new business** and **conversions**, to learn more about RBC Growth Insurance or RBC Growth Insurance Plus, visit our [Sales Resource Centre](https://www.rbcinsurance.com/sales-resource-centre/individual-life/conversion.html) or contact your RBC Insurance Sales Consultant.

Footnote:

1Minimum of $25,000 for RBC Growth Insurance, $250,000 for RBC Growth Insurance Plus and $100,000 for RBC *Your*Term Life Insurance. Available term lengths based on insured’s current age.

2Dividends are not guaranteed.