



RBC
Insurance

RBC Express TERM Rates

10 YEAR TERM - ANNUAL PREMIUMS PER \$1,000 *

Age	Band 1 (\$25,000-\$49,999)				Band 2 (\$50,000-\$99,999)				Band 3 (\$100,000-\$250,000)			
	Male		Female		Male		Female		Male		Female	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T
18	2.02	3.05	1.20	1.90	2.01	2.73	1.19	1.77	1.89	2.56	1.00	1.58
19	2.02	3.05	1.26	2.02	2.01	2.73	1.20	1.77	1.89	2.56	1.00	1.58
20	2.02	3.05	1.32	2.13	2.01	2.73	1.20	1.77	1.89	2.56	1.00	1.58
21	2.02	3.05	1.40	2.13	2.01	2.73	1.20	1.77	1.89	2.56	1.00	1.58
22	2.04	3.05	1.48	2.13	2.03	2.73	1.20	1.77	1.89	2.56	1.00	1.58
23	2.10	3.05	1.51	2.13	2.07	2.73	1.20	1.77	1.89	2.56	1.00	1.58
24	2.14	3.05	1.51	2.13	2.07	2.73	1.20	1.77	1.89	2.56	1.00	1.58
25	2.24	3.05	1.51	2.13	2.07	2.73	1.20	1.77	1.89	2.56	1.00	1.58
26	2.34	3.09	1.52	2.18	2.07	2.76	1.21	1.83	1.89	2.59	1.03	1.63
27	2.38	3.13	1.56	2.26	2.07	2.82	1.23	1.90	1.89	2.65	1.05	1.72
28	2.38	3.20	1.59	2.35	2.07	2.89	1.25	2.01	1.89	2.71	1.07	1.81
29	2.38	3.28	1.62	2.48	2.07	2.97	1.27	2.13	1.89	2.79	1.11	1.92
30	2.38	3.38	1.65	2.61	2.07	3.06	1.31	2.26	1.89	2.88	1.16	2.07
31	2.39	3.51	1.70	2.79	2.07	3.19	1.35	2.44	1.89	3.01	1.20	2.25
32	2.39	3.66	1.74	2.99	2.08	3.35	1.40	2.64	1.90	3.16	1.24	2.45
33	2.40	3.84	1.78	3.22	2.08	3.52	1.46	2.86	1.91	3.35	1.30	2.67
34	2.42	4.03	1.85	3.48	2.10	3.72	1.52	3.12	1.92	3.54	1.35	2.93
35	2.44	4.26	1.90	3.75	2.11	3.94	1.61	3.40	1.93	3.77	1.40	3.20
36	2.46	4.45	2.00	4.02	2.13	4.14	1.71	3.66	1.95	3.96	1.49	3.48
37	2.47	4.65	2.11	4.30	2.15	4.34	1.80	3.95	2.00	4.17	1.61	3.77
38	2.49	4.87	2.22	4.58	2.18	4.56	1.92	4.26	2.03	4.38	1.72	4.06
39	2.53	5.08	2.35	4.89	2.21	4.78	2.05	4.56	2.06	4.60	1.85	4.40
40	2.55	5.31	2.52	5.21	2.25	5.00	2.19	4.89	2.11	4.84	2.00	4.73
41	2.67	5.71	2.66	5.65	2.38	5.40	2.33	5.34	2.24	5.24	2.14	5.17
42	2.83	6.18	2.81	6.15	2.54	5.86	2.49	5.82	2.39	5.70	2.30	5.66
43	3.02	6.71	2.98	6.70	2.73	6.39	2.66	6.35	2.58	6.22	2.47	6.19
44	3.24	7.31	3.15	7.29	2.96	6.99	2.83	6.94	2.80	6.80	2.65	6.76
45	3.51	7.96	3.34	7.95	3.22	7.64	3.01	7.57	3.06	7.45	2.83	7.39
46	3.79	8.61	3.51	8.47	3.50	8.29	3.19	8.09	3.34	8.09	3.01	7.91
47	4.08	9.30	3.68	8.99	3.81	8.97	3.37	8.61	3.63	8.79	3.19	8.41
48	4.42	10.03	3.87	9.49	4.14	9.70	3.54	9.13	3.96	9.53	3.37	8.93
49	4.78	10.79	4.04	10.00	4.49	10.48	3.73	9.63	4.33	10.28	3.54	9.44
50	5.17	11.60	4.23	10.50	4.88	11.28	3.92	10.14	4.72	11.10	3.72	9.94
51	5.66	12.50	4.51	11.18	5.37	12.18	4.21	10.82	5.21	12.00	4.01	10.63
52	6.20	13.46	4.84	11.93	5.91	13.14	4.51	11.57	5.73	12.96	4.33	11.37
53	6.79	14.48	5.19	12.73	6.50	14.16	4.87	12.38	6.33	13.99	4.69	12.18
54	7.45	15.55	5.58	13.60	7.14	15.23	5.26	13.24	6.98	15.06	5.07	13.04
55	8.14	16.69	6.00	14.53	7.84	16.36	5.68	14.16	7.66	16.19	5.50	13.96
56	8.90	17.96	6.46	15.47	8.58	17.63	6.13	15.10	8.40	17.44	5.95	14.90
57	9.70	19.31	6.94	16.45	9.39	18.99	6.62	16.08	9.20	18.80	6.45	15.89
58	10.55	20.75	7.46	17.47	10.23	20.41	7.13	17.12	10.05	20.24	6.97	16.91
59	11.46	22.26	8.01	18.57	11.13	21.93	7.68	18.19	10.96	21.75	7.51	18.00
60	12.41	23.87	8.60	19.68	12.09	23.53	8.27	19.31	11.91	23.36	8.09	19.12
61	13.85	26.08	9.28	20.68	13.50	25.71	8.93	20.30	13.30	25.53	8.74	20.11
62	15.48	28.54	10.02	21.68	15.09	28.15	9.64	21.28	14.88	27.95	9.44	21.08
63	17.31	31.25	10.80	22.66	16.87	30.83	10.40	22.25	16.63	30.61	10.18	22.03
64	19.33	34.23	11.64	23.63	18.84	33.76	11.21	23.20	18.57	33.52	10.97	22.97
65	21.55	37.46	12.54	24.60	20.99	36.94	12.06	24.14	20.69	36.67	11.80	23.90

Modal Factors: Annual=1.000 Semi-Annual=0.5135 Quarterly=0.2613 Monthly=0.0901

* For Montana, male rates will be used for both males and females.

State variations may apply, subject to limitations and exclusions

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RBC Express TERM Rates

15 YEAR TERM - ANNUAL PREMIUMS PER \$1,000 *

Age	Band 1 (\$25,000-\$49,999)				Band 2 (\$50,000-\$99,999)				Band 3 (\$100,000-\$250,000)			
	Male		Female		Male		Female		Male		Female	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T
18	2.10	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
19	2.14	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
20	2.24	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
21	2.34	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
22	2.39	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
23	2.39	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
24	2.39	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
25	2.39	3.06	1.52	2.23	2.08	2.74	1.21	1.89	1.90	2.57	1.04	1.70
26	2.40	3.10	1.54	2.33	2.08	2.79	1.22	1.97	1.90	2.61	1.06	1.79
27	2.40	3.22	1.57	2.43	2.09	2.91	1.25	2.07	1.93	2.73	1.09	1.90
28	2.41	3.37	1.60	2.55	2.10	3.06	1.29	2.20	1.93	2.89	1.13	2.03
29	2.42	3.54	1.64	2.70	2.10	3.23	1.34	2.37	1.94	3.05	1.18	2.18
30	2.43	3.75	1.69	2.90	2.12	3.43	1.39	2.55	1.95	3.25	1.23	2.38
31	2.45	3.89	1.74	3.10	2.14	3.58	1.45	2.76	1.97	3.40	1.28	2.58
32	2.46	4.06	1.80	3.34	2.17	3.74	1.50	2.99	2.01	3.57	1.34	2.82
33	2.49	4.24	1.87	3.60	2.20	3.92	1.56	3.25	2.04	3.77	1.40	3.06
34	2.52	4.45	1.94	3.88	2.22	4.14	1.62	3.53	2.07	3.98	1.47	3.35
35	2.55	4.67	2.01	4.19	2.26	4.37	1.69	3.85	2.11	4.21	1.54	3.65
36	2.61	4.94	2.12	4.53	2.32	4.63	1.80	4.18	2.17	4.48	1.65	3.99
37	2.69	5.21	2.24	4.89	2.40	4.91	1.93	4.54	2.25	4.76	1.76	4.34
38	2.78	5.48	2.38	5.27	2.49	5.19	2.06	4.92	2.33	5.03	1.90	4.72
39	2.89	5.77	2.53	5.68	2.61	5.48	2.21	5.32	2.45	5.33	2.05	5.13
40	3.02	6.06	2.69	6.05	2.73	5.78	2.39	5.75	2.57	5.63	2.21	5.57
41	3.20	6.53	2.88	6.52	2.93	6.25	2.56	6.23	2.74	6.10	2.40	6.05
42	3.41	7.06	3.06	7.05	3.13	6.79	2.76	6.74	2.96	6.62	2.58	6.57
43	3.65	7.66	3.27	7.64	3.37	7.38	2.95	7.29	3.20	7.22	2.79	7.11
44	3.92	8.31	3.48	8.23	3.64	8.05	3.17	7.87	3.47	7.87	2.99	7.68
45	4.22	9.04	3.72	8.83	3.94	8.76	3.40	8.49	3.77	8.59	3.22	8.29
46	4.54	9.82	3.93	9.41	4.27	9.54	3.61	9.07	4.09	9.37	3.43	8.86
47	4.91	10.66	4.14	10.00	4.64	10.38	3.82	9.65	4.45	10.21	3.65	9.46
48	5.31	11.56	4.36	10.59	5.03	11.27	4.04	10.25	4.85	11.11	3.87	10.05
49	5.73	12.52	4.59	11.20	5.46	12.24	4.26	10.84	5.28	12.06	4.10	10.67
50	6.20	13.54	4.80	11.81	5.91	13.24	4.49	11.45	5.73	13.08	4.33	11.28
51	6.86	14.74	5.12	12.60	6.57	14.45	4.80	12.24	6.40	14.27	4.64	12.07
52	7.60	16.04	5.47	13.45	7.30	15.74	5.15	13.10	7.13	15.57	4.99	12.92
53	8.42	17.41	5.85	14.36	8.12	17.13	5.53	14.03	7.94	16.95	5.38	13.84
54	9.31	18.90	6.27	15.34	8.99	18.60	5.95	15.00	8.83	18.45	5.80	14.81
55	10.29	20.48	6.72	16.38	9.97	20.18	6.41	16.04	9.80	20.02	6.24	15.86
56	11.51	22.24	7.41	17.58	11.18	21.94	7.09	17.25	11.02	21.78	6.93	17.05
57	12.86	24.14	8.19	18.88	12.54	23.86	7.88	18.53	12.38	23.69	7.72	18.35
58	14.36	26.19	9.05	20.27	14.05	25.90	8.76	19.92	13.88	25.74	8.60	19.73
59	16.01	28.39	10.02	21.76	15.69	28.11	9.74	21.40	15.53	27.93	9.58	21.22
60	17.80	30.73	11.08	23.34	17.51	30.46	10.80	22.97	17.32	30.27	10.65	22.78

Modal Factors: Annual=1.000 Semi-Annual=0.5135 Quarterly=0.2613 Monthly=0.0901

* For Montana, male rates will be used for both males and females.

State variations may apply, subject to limitations and exclusions

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RBC Express TERM Rates

20 YEAR TERM - ANNUAL PREMIUMS PER \$1,000 *

Age	Band 1 (\$25,000-\$49,999)				Band 2 (\$50,000-\$99,999)				Band 3 (\$100,000-\$250,000)			
	Male		Female		Male		Female		Male		Female	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T
18	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
19	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
20	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
21	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
22	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
23	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
24	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
25	2.40	3.36	1.57	2.32	2.09	3.06	1.28	2.00	1.92	2.89	1.13	1.92
26	2.41	3.52	1.59	2.41	2.13	3.21	1.30	2.10	1.97	3.06	1.16	2.02
27	2.46	3.72	1.62	2.52	2.18	3.40	1.34	2.24	2.03	3.25	1.19	2.16
28	2.52	3.96	1.66	2.67	2.24	3.64	1.38	2.41	2.08	3.49	1.23	2.34
29	2.59	4.26	1.71	2.84	2.30	3.90	1.42	2.61	2.15	3.79	1.28	2.55
30	2.67	4.57	1.76	3.04	2.37	4.21	1.49	2.86	2.21	4.10	1.34	2.80
31	2.73	4.71	1.81	3.27	2.41	4.38	1.55	3.10	2.27	4.30	1.41	3.02
32	2.78	4.87	1.88	3.51	2.47	4.59	1.61	3.35	2.32	4.50	1.50	3.28
33	2.84	5.05	1.94	3.78	2.52	4.82	1.68	3.62	2.38	4.72	1.58	3.55
34	2.91	5.23	2.00	4.08	2.60	5.07	1.75	3.92	2.46	4.95	1.68	3.82
35	2.98	5.43	2.07	4.40	2.67	5.32	1.83	4.23	2.54	5.20	1.78	4.13
36	3.02	5.82	2.19	4.88	2.72	5.72	1.96	4.70	2.62	5.61	1.91	4.58
37	3.07	6.25	2.33	5.41	2.79	6.14	2.09	5.19	2.71	6.04	2.05	5.07
38	3.13	6.72	2.47	5.98	2.90	6.59	2.23	5.74	2.82	6.49	2.19	5.57
39	3.21	7.23	2.63	6.61	3.01	7.05	2.40	6.32	2.95	6.97	2.35	6.13
40	3.30	7.76	2.83	7.29	3.15	7.53	2.57	6.95	3.10	7.46	2.51	6.73
41	3.59	8.44	3.09	7.81	3.43	8.17	2.83	7.44	3.38	8.09	2.77	7.23
42	3.89	9.17	3.39	8.35	3.75	8.87	3.11	7.98	3.69	8.75	3.07	7.77
43	4.26	9.97	3.70	8.93	4.11	9.62	3.43	8.56	4.03	9.48	3.38	8.34
44	4.66	10.83	4.05	9.53	4.50	10.43	3.76	9.17	4.40	10.26	3.74	8.98
45	5.11	11.76	4.42	10.18	4.92	11.31	4.13	9.82	4.80	11.08	4.12	9.64
46	5.56	12.75	4.75	10.75	5.36	12.28	4.46	10.39	5.24	12.05	4.45	10.22
47	6.05	13.77	5.12	11.33	5.84	13.32	4.82	10.98	5.72	13.11	4.81	10.79
48	6.60	14.87	5.48	11.91	6.36	14.43	5.22	11.57	6.24	14.22	5.20	11.37
49	7.19	16.01	5.89	12.50	6.94	15.59	5.64	12.14	6.80	15.42	5.58	11.96
50	7.82	17.19	6.32	13.08	7.53	16.81	6.07	12.73	7.41	16.70	6.00	12.53
51	8.80	18.71	6.73	14.04	8.48	18.35	6.48	13.68	8.35	18.25	6.40	13.48
52	9.92	20.37	7.20	15.07	9.55	20.06	6.94	14.72	9.42	19.96	6.86	14.51
53	11.17	22.20	7.70	16.20	10.75	21.91	7.41	15.83	10.62	21.84	7.34	15.62
54	12.56	24.17	8.23	17.43	12.07	23.93	7.92	17.04	11.94	23.86	7.85	16.82
55	14.07	26.30	8.78	18.73	13.53	26.11	8.45	18.32	13.40	26.04	8.38	18.10

Modal Factors: Annual=1.000 Semi-Annual=0.5135 Quarterly=0.2613 Monthly=0.0901

* For Montana, male rates will be used for both males and females.

State variations may apply, subject to limitations and exclusions

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RBC Express TERM Rates

30 YEAR TERM - ANNUAL PREMIUMS PER \$1,000 *

Age	Band 1 (\$25,000-\$49,999)				Band 2 (\$50,000-\$99,999)				Band 3 (\$100,000-\$250,000)			
	Male		Female		Male		Female		Male		Female	
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T
18	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
19	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
20	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
21	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
22	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
23	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
24	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
25	2.89	4.53	1.86	3.04	2.76	4.42	1.82	2.97	2.63	4.39	1.79	2.92
26	2.99	4.78	1.89	3.14	2.86	4.68	1.85	3.07	2.74	4.65	1.81	3.02
27	3.12	5.09	1.92	3.28	2.99	4.99	1.88	3.21	2.87	4.94	1.84	3.16
28	3.25	5.46	1.97	3.44	3.12	5.35	1.93	3.38	3.03	5.31	1.88	3.33
29	3.40	5.88	2.03	3.64	3.27	5.78	1.98	3.58	3.22	5.74	1.93	3.53
30	3.59	6.37	2.09	3.88	3.45	6.28	2.04	3.82	3.43	6.23	1.98	3.77
31	3.61	6.69	2.20	4.26	3.49	6.60	2.15	4.21	3.48	6.55	2.09	4.16
32	3.66	7.06	2.33	4.71	3.55	6.97	2.28	4.64	3.54	6.93	2.22	4.60
33	3.70	7.47	2.49	5.20	3.62	7.38	2.44	5.13	3.60	7.33	2.37	5.09
34	3.76	7.92	2.66	5.75	3.71	7.83	2.61	5.69	3.67	7.77	2.55	5.63
35	3.82	8.40	2.86	6.35	3.79	8.31	2.81	6.29	3.75	8.26	2.75	6.24
36	4.13	8.89	3.08	7.01	4.11	8.80	3.03	6.96	4.07	8.75	2.97	6.91
37	4.49	9.40	3.33	7.74	4.46	9.32	3.28	7.68	4.42	9.26	3.22	7.65
38	4.89	9.93	3.60	8.54	4.86	9.85	3.55	8.48	4.82	9.81	3.49	8.44
39	5.33	10.48	3.89	9.41	5.30	10.40	3.84	9.36	5.27	10.35	3.78	9.31
40	5.82	11.03	4.21	10.35	5.78	10.97	4.15	10.30	5.75	10.92	4.10	10.24
41	6.42	12.47	4.74	11.11	6.38	12.40	4.68	11.06	6.35	12.34	4.62	11.01
42	7.10	13.44	5.36	11.94	7.05	13.43	5.29	11.88	7.01	13.42	5.23	11.83
43	7.84	13.78	6.07	12.76	7.79	13.77	5.99	12.75	7.75	13.76	5.92	12.74
44	8.64	14.09	6.86	13.27	8.60	14.08	6.77	13.26	8.55	14.07	6.69	13.25
45	9.52	14.35	7.74	13.76	9.47	14.34	7.64	13.75	9.41	14.33	7.55	13.74

Modal Factors: Annual=1.000 Semi-Annual=0.5135 Quarterly=0.2613 Monthly=0.0901

* For Montana, male rates will be used for both males and females.

State variations may apply, subject to limitations and exclusions

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