

RBC Income Builder GIC

Guaranteed and predictable cash flow, customized for your needs.

You've spent years building your savings. In retirement, your needs change from growing your money to creating cash flow from your nest egg. The **RBC Income Builder GIC™** offers you a guaranteed way to generate cash flow from your retirement savings. This GIC can also help you generate regular payments from lump sums you receive by selling your business or downsizing your home. And because it's a GIC, you know your money is safe and you are earning interest every day.

With the RBC Income Builder GIC, you can

- Customize payments to suit your needs
- Guarantee your payment amounts
- Maximize your return with a long-term interest rate
- Protect your investment from stock market fluctuations
- Plan for up to 20 years of retirement
- Get security as your unpaid principal and interest are guaranteed by RBC Royal Bank®
- Get peace of mind as terms of 5 years or less are eligible for CDIC deposit insurance[†], up to the allowable limits

A customizable solution

This GIC allows you to customize how long, how often and how much you receive from your investment. You can also choose how much of your principal will remain at the end of the term. Your regular recurring payments are a combination of your principal and interest earned.

The interest rate of your GIC will depend on the regular recurring payment amount you will receive relative to the initial amount you invested and current interest rates.



Highlights

Income payment amount	Customizable for your needs*
Payment frequency	Bi-weekly, monthly, quarterly, semi-annually or annually
Term	1, 2, 3, 4, 5, 10, 15 or 20 years
Minimum deposit	\$5,000
Redeemable	No
Interest rate	Unique to each purchase. Your interest rate is based on the level of the payment amount you will receive relative to the initial amount you invested, combined with current interest rates.
Plan eligibility	TFSA's and non-registered accounts
Depletion rate	The portion of the principal that is paid out during the term, expressed as a percentage. For this product, at least 10% of the principal must be depleted during the term.
Security and protection	Return of your unpaid principal and interest is unconditionally guaranteed by RBC Royal Bank.
CDIC eligibility	Terms of 5 years or less are eligible for CDIC deposit insurance, up to allowable limits.

*Minimum payment amount is \$50. For more details on how the payment is calculated visit, www.rbcroyalbank.com/gic.

How tax is calculated

The payment amount comprises principal and interest. Only the interest portion of your payment amount will be subject to income tax. This is applicable to non-registered accounts; any interest earned in a TFSA is exempt from income tax.

Calculate your RBC Income Builder GIC details by using our quick and easy calculator tool at rbc.com/IBcalculator.

Speak with an RBC® advisor today about investing in an RBC Income Builder GIC:

- Visit your nearest RBC branch
- Call 1-800-463-3863
- Go to www.rbcroyalbank.com/gic



RBC Royal Bank

†Term deposits are eligible for deposit insurance coverage by Canada Deposit Insurance Corporation ("CDIC"), provided they are for a term of 5 years or less, they are in Canadian dollars and they do not exceed \$100,000 on an aggregated basis per client, per insurance category and per deposit provider.

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