

RBC Life Insurance Company Bond Fund

Information as of December 31, 2025



Insurance

Quick facts

Date Fund Created:	May 1, 1991	Portfolio Manager:	RBC Global Asset Management Inc.
Total Value on December 31, 2025:	\$2.05 Million	Management Fee:	1.900%
Net Asset Value per Unit:	\$34.30	Portfolio Turnover Rate:	40.01%
Number of Units Outstanding:	59,863	Minimum Investment:	None
Management Expense Ratio (MER):	2.36%		

What does this fund invest in?

This segregated fund invests in the RBC Bond Fund. The underlying fund invests primarily in equity securities of major Canadian companies. For more information on investment objectives, please visit rbcgam.com.

Top 10 investments of the underlying fund	% of Assets
1. Province of Ontario 3.600% Jun 02, 2035	2.05%
2. Canadian Government Bond 3.250% Jun 01, 2035	1.87%
3. Canadian Government Bond 3.250% Dec 1, 2035	1.53%
4. Province of Ontario 2.900% Jun 02, 2049	1.37%
5. Province of Ontario 3.450% Jun 02, 2045	1.36%
6. Province of Ontario 3.650% Jun 02, 2033	1.28%
7. Canadian Government Bond 1.500% Jun 01, 2031	1.28%
8. Canadian Government Bond 3.500% Dec 01, 2057	1.26%
9. Province of Ontario 2.650% Dec 02, 2050	1.24%
10. Province of Ontario 2.250% Dec 02, 2031	1.23%
The top 10 investments make up 14.47% of the fund	
Total investments = 1,089	

How has this fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted. It is important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation, the timing of your deposits and any other changes.

Average Return

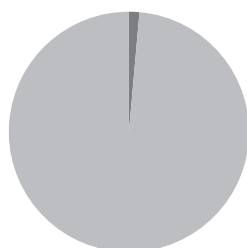
A person who invested \$1,000 in the fund on December 31, 2016 has \$1,010.05 on December 31, 2025. This works out to an average return of 0.10% a year.

Year-by-Year Returns

This chart shows how the fund and its underlying mutual fund have performed in each of the past 10 years for a contract holder. In the last 10 years the fund was up in value 6 years and down in value 4 years.

2016	1.06%	2021	-4.56%
2017	-0.86%	2022	-14.07%
2018	-1.39%	2023	5.21%
2019	5.61%	2024	2.55%
2020	8.49%	2025	0.82%

Investment segmentation of the underlying fund



Asset Mix

- Cash (3.5%)
- Fixed Income (95.9%)

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with death and maturity guarantees that may protect a policy owner's investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to your policy.

How risky is it?

The value of your investments can go down. Please see the information folder for further details.

Low | Low to Medium | Medium | Medium to High | High

Who is this fund for?

For a person who is seeking potential for growth and income, and is comfortable with the ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy and sell units of the fund.

Ongoing fund expenses

The management expense ratio (MER) includes the management fee described in your policy and operating expenses of the fund. The MER includes the insurance cost of the guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, please refer to your policy. MER (Annual rate as a % of the funds value): 2.33%

Trailing commission

RBC Life Insurance Company pays a trailing commission of up to 0.75% for as long as you own the fund. It is for the services and advice your advisor provides to you. You don't pay these expenses directly. The trailing commission is paid out of the management fee.

Other fees

You may have to pay other fees when you sell or transfer units of the fund. Surrender charges do not apply. However, we reserve the right to charge a \$25 fee for each transfer. We also reserve the right to change the amount of this fee from time to time.

For more information

This summary may not contain all the information you need. Please read the policy and/or visit www.rbcinsurance.com for the financial statements and other information.

Contact your advisor or call: 1-800-461-1413.

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We make every effort to ensure the accuracy of our information. The information in this document is published by RBC Life Insurance Company for information purposes only and is not the RBC segregated fund contract. RBC Life Insurance Company is the sole issuer of the RBC segregated fund contract and the guarantor of any guarantee provisions therein. The performance history of the underlying fund(s) has been included for reference only. The performance of the segregated fund will always vary from that of the underlying fund due to timing differences between purchases and redemptions of all funds, the higher costs of the segregated fund in terms of the guaranteed benefits and certain administrative costs which are exclusive to the segregated fund. Past performance is not indicative of future returns. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.**

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