



RBC Insurance®

Annuities and Life Insurance issued by

## RBC Insurance › Important Notice

### ***Suitability Model Regulation adopted in Colorado*** **RBC Insurance annuity sales suspended** **in Colorado as of April 1, 2011**

In March 2010, the National Association of Insurance Commissioners (NAIC) adopted the 2010 Suitability in Annuity Transactions Model Regulation. This regulation was adopted to set standards and procedures for suitable annuity recommendations and to require insurers to establish a system to supervise recommendations so the insurance needs and financial objectives of consumers are appropriately addressed.

**The state of Colorado has adopted the 2010 Suitability in Annuity Transactions Model Regulation with an effective date of April 1, 2011. Given the pending sale of the company, we will be suspending sales of all annuities in Colorado effective April 1, 2011.**

#### Annuity new business procedures for Colorado effective immediately

Any applications with cash or 1035 paperwork received in good order by end of business day on Thursday, March 31, 2011 will be entered into pending status at our service center. After this date, we will no longer accept new applications for annuity sales in Colorado.

Issued and pending business currently in house at our service center as of 5 p.m. (EDT) on March 31, 2011 will not be affected by this change and all contractual obligations will be met.

If you have any questions, please contact the RBC Insurance Sales Desk at 888-262-8131. Thank you.

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