

RBC Insurance at a Glance



Solutions to Help You Rule Your World

RBC Insurance® is the brand name for **Liberty Life Insurance Company**, a part of the global insurance operations of Royal Bank of Canada.

As the insurance specialist of one of the largest and most trusted financial institutions in North America, RBC Insurance offers a diversified range of insurance protection and wealth accumulation products that help individuals and businesses manage risk and build for the future. RBC Insurance is a part of RBC, a leading financial services company comprised of Royal Bank of Canada (TSX, NYSE: RY) and its subsidiaries. Although Liberty Life Insurance Company is a part of RBC, Liberty Life Insurance Company is solely responsible for its financial obligations.

Financial Strength and Stability You Can Trust

RBC

- › \$713 billion in assets as of January 31, 2009.*
- › Ranked 41st largest corporation globally in total assets by *Forbes Magazine*, April, 2008.
- › In business more than 130 years and providing insurance solutions for over a century.
- › Largest bank in Canada, the country with the world's soundest banking system.**
- › Named to the Dow Jones Sustainability Index for the 9th straight year, RBC is recognized as one of the world's financial, social and environmental corporate leaders.

*Canadian dollars and based on Canadian GAAP.

** World Economic Forum Global Competitiveness Report 2008-2009.

RBC Insurance in the United States**

- › Assets: \$3.60 billion
- › Liabilities: \$3.36 billion
- › Capital & Surplus: \$234.3 million

**Statutory values as of 12/31/08.

Continued on back



RBC
Insurance

Insurance offered by
Liberty Life Insurance Company

An Industry Leader

Operating under the master brand name of RBC, Royal Bank of Canada (TSX, NYSE: RY) is Canada's largest bank as measured by market capitalization.

Top North American Banks by Market Capitalization

	Ranking Based on Market Capitalization (US\$ billions)	
1	Bank of America Corp	\$168
2	JP Morgan Chase & Co	\$146
3	Citigroup Inc.	\$112
4	Wells Fargo & Co	\$96
5	Royal Bank of Canada	\$60
6	U.S. Bancorp	\$56
7	Wachovia Corp.	\$54
8	Bank of New York Mellon	\$48
9	Bank of Nova Scotia	\$45
10	Toronto-Dominion Bank	\$44

Source: *Bloomberg*, March 31, 2008

Top Global Banks by Market Capitalization

	Head Office Location	Ranking Based on Market Capitalization (US\$ billions)	
1	HSBC Holdings PLC.	London	\$195
2	China Construction Bank-H	Beijing	\$176
3	Bank of America Corp.	Charlotte, N.C.	\$168
4	Bank of China LTD-H	Beijing	\$159
5	JP Morgan Chase & Co	New York	\$146
6	Banco Santander SA	Madrid	\$125
7	ABN AMRO Holding NV	Amsterdam	\$112
8	Citigroup Inc.	New York	\$112
9	Wells Fargo & Co	San Francisco	\$96
10	Mitsubishi UFJ Financial Group	Tokyo	\$94
11	BNP Paribas	Paris	\$91
12	Intesa Sanpaolo	Milan	\$90
13	UniCredit s.Pa.	Milan	\$89
14	Banco Bilbao Vizcaya Argenta	Bilbao	\$83
15	Sberbank-CLS	Moscow	\$67
16	Royal Bank of Scotland	Edinburgh	\$67
17	Royal Bank of Canada	Toronto	\$60
18	Deutsche Bank AG-Reg	Frankfurt	\$60
19	UBS AG-Reg	Zurich	\$60
20	Credit Suisse Group-Reg	Zurich	\$59

Source: *Bloomberg*, March 31, 2008



Global 2000

Each year, *Forbes Magazine* publishes a list of the world's largest companies, measured by a composite ranking of sales, profits, assets and market value. In the 2008 list, Royal Bank of Canada ranked:

- 55 overall
- 75 for profits
- 41 for assets
- 102 for market value
- 1 among Canadian companies

Source: *Forbes Magazine*, April, 2008.

U.S. Products

- › Traditional Annuities
- › Index Annuities
- › Life Insurance
- › Variable Annuities

To learn more about RBC Insurance, visit
www.rbcinsurance.com/us