

Your investment options



Royal Bank



Contents

Introducing RBC Global Asset Management	i
Serving clients with a winning strategy	i
Investing starts with understanding your goals	ii
Guaranteed Investment Certificates	1
Group savings plan payroll contributions to GICs	1
Money market and fixed income funds	3
Managed payout solutions and balanced funds	5
Portfolio solutions and target education funds	7
Canadian and North American equity funds	9
U.S. equity funds	11
International and global equity funds	13
RBC Retirement Portfolios	15
Savings deposits	17

Introducing RBC Global Asset Management

RBC Global Asset Management is one of Canada's largest and most trusted money managers. With offices in Canada, the U.S., London (U.K.) and Hong Kong, RBC Global Asset Management (RBC GAM) is a leading provider of a broad range of investment solutions for individual and institutional clients. These investment solutions include mutual funds, pooled funds, hedge funds and separately managed portfolios. Together, RBC GAM manages more than \$384 billion in assets globally* across our various businesses, including over \$200 billion in mutual fund assets in the RBC Funds, PH&N Funds and BlueBay Funds families.**

Serving clients with a winning strategy

We are committed to delivering industry-leading value, choice and transparency through our investment solutions. Our multi-disciplined investment process — which brings together the benefits of rigorous investment analysis and the expertise of skilled professionals across a full range of asset classes — allows us to identify opportunities with superior long-term potential. Lipper Awards Canada named RBC GAM fund families Best Overall Funds Group in 2016 and Best Bond Funds Group in 2015 and 2016.***

Investing starts with understanding your goals

Every investor has unique goals and life paths. Your investment strategy must be based on what you want to achieve, and when you hope to achieve it.

Creating an investment strategy involves six main steps:

Step 1: Identify your investment goals.

Make a list, prioritized in order of importance.

Step 2: Establish your time horizon.

When do you hope to reach each of your goals?

Step 3: Determine your tolerance for risk.

How comfortable are you with investing, and how much investment risk and volatility are you willing to assume?

Step 4: Build your investor profile.

Based on your goals, time horizon and tolerance for investment risk, your investor profile tells you if you are a conservative or more growth-oriented investor.

Step 5: Determine your asset mix.

Once you know your investor profile, your RBC advisor can help you choose the mix of investments — a balance of cash, fixed income and equities — that will make up your asset allocation.

Step 6: Choose the investments within your asset mix.

RBC offers a wide range of investment options that will help you create a well-diversified portfolio and achieve your investment goals. The charts in this brochure have more information about our offerings.

* RBC Global Asset Management Inc. as of November 30, 2016.

** Investment Funds Institute of Canada as of February 28, 2017.

*** PH&N Funds (2016), RBC GAM (2015) based on best risk-adjusted performance for periods ended July 31, 2016 and 2015 respectively. From Thomson Reuters Lipper Awards, © 2016 Thomson Reuters. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited. www.lipperfundawards.com

Your financial future begins with an investment

At RBC®, we understand that everyone has unique circumstances and priorities. That's why we offer a broad range of investment solutions that address the needs of different investors. From guaranteed investment certificates (GICs) to growth-oriented mutual funds, we offer a solution that can meet your needs.

Guaranteed investment certificates (GICs)

RBC GICs are secure investments that guarantee the preservation of your initial investment. Your investment earns interest at either a fixed or variable rate, or based on a pre-determined formula. Including GICs as part of your investment asset mix provides a solid foundation for a well-balanced portfolio.

Group Savings Plan payroll contributions to GICs

- Automatic payroll contributions can only be made to non-redeemable GICs. As a minimum of \$1,000 is required to purchase a non-redeemable GIC, payroll contributions will be placed in a savings deposit account until the minimum threshold is accumulated.
- Redeemable GICs are available at any RBC branch, online or by phone. A minimum of \$500 is required to purchase a redeemable GIC.
- You can choose from either short-term GICs, 30 to 364 days (not available for group investment accounts) or long-term GICs, 1 to 5, 7 or 10 years.
- Since an investment of \$1,000 is required, your payroll deductions will accumulate in a Savings Deposit account until you have reached \$1,000 (or higher). Once you have reached that amount, a GIC will be purchased at the next quarter-end date, based on your instructions.

Guaranteed investment certificates (GICs)

	Minimum investment	Terms available	Interest payment options	Registered plan eligible
Guaranteed return GICs				
Non-redeemable GIC. Offers a fixed rate of return for a specific term, with both principal and interest guaranteed.	\$100,000 \$5,000 \$1,000 \$500*	1 to 29 days 30 to 364 days 1 to 5 years 7 or 10 years	Terms less than one year: at maturity Terms one year or more: – monthly (\$5,000) – semi-annually – annually – at maturity (interest compounded annually)	RRSP, TFSA, RRIF, LIF, RESP, RDSP, PRIF, DPSP** RRSP, TFSA**
Redeemable GIC. Offers a slightly lower fixed rate of return, but may be redeemed prior to maturity. If redeemed early, the interest rate will be reduced.				
Building Block GIC®. Designed for you to automatically save regularly and pays the same fixed rate as you accumulate funds.	\$1,000 pre-authorized purchase options: \$10 weekly \$25 biweekly \$50 monthly	1 year	At maturity	No
Five-in-One GIC®. Your initial investment is split into five equal amounts with maturities of one to five years and each portion earning interest at the same rate.	\$5,000	5 years	Monthly, semi-annually, annually or at maturity (interest compounded annually)	No
One-Year Cashable GIC™. Cashable at any time, with interest paid if held 30 days or longer.	\$1,000	1 year	Monthly, semi-annually, at maturity, at time of redemption if held 30 days or longer	No
RateAdvantage GIC®. Offers interest rates that are guaranteed to increase at each anniversary date; cashable and non-redeemable versions.	\$1,000	2 years 3 years 5 years	Annually or at maturity (interest compounded annually)	No
Income Builder GIC. Designed to provide a guaranteed and predictable cash flow.	\$5,000	1 to 5 years 10 years 15 years 20 years	Bi-weekly, monthly, quarterly, semi-annually or annually	TFSA
Non-redeemable U.S. Dollar Term Deposits. Offers a fixed rate of interest for a specific term; denominated in U.S. dollars.	\$100,000 \$5,000	1 to 29 days 30 to 364 days 1 to 5 years	Terms less than one year: at maturity Terms one year or more: annually	No
Interest-rate-linked GICs				
Prime-Linked Cashable GIC®. Your interest rate is linked to changes in the RBC Royal Bank® Canadian prime interest rate; cashable with interest paid if held 30 days or longer.	\$5,000	1 year	Monthly, semi-annually, at maturity, at time of redemption if held 30 days or longer	No
RBC MarketSmart™ GICs†				
Canadian Market-Linked GIC®. The return is based on the increase in the S&P/TSX 60 Index.	\$1,000	3 years	Return, if any, will be paid at maturity or time of lock-in at second anniversary	RRSP, TFSA, RESP, RDSP
Global Market-Linked GIC®. The return is based on the increase in a weighted composite of international market indices.	\$1,000	3 years	Return, if any, will be paid at maturity or time of lock-in at second anniversary	RRSP, TFSA, RESP, RDSP
RBC Canadian Banking MarketSmart GIC. The return is based on the S&P/TSX Banks Index.	\$1,000	2, 3 & 5 years	Return will be paid at maturity	RRSP, TFSA, RESP, RDSP, RRIF
RBC Canadian Utilities MarketSmart GIC. The return is based on the S&P/TSX Capped Utilities Sector Index.	\$1,000	2, 3 & 5 years	Return will be paid at maturity	RRSP, TFSA, RESP, RDSP, RRIF
RBC U.S. MarketSmart GIC. The return is based on the S&P 500 Index.	\$1,000	2, 3 & 5 years	Return will be paid at maturity	RRSP, TFSA, RESP, RDSP, RRIF

* Available for registered GICs held in RRSPs and TFSAs only.

** Not all terms or interest payment options available.

† The GICs in the RBC MarketSmart group guarantee the return of your principal, but do not pay regular interest income. For the Canadian Market-Linked GIC and the Global Market-Linked GIC, a variable return will be paid if the equity index to which the GIC is attached performs well and no return will be paid, if this equity index performs poorly. For the RBC Canadian Banking MarketSmart GIC, RBC Canadian Utilities MarketSmart GIC and the RBC US MarketSmart GIC, a variable return up to a stated Maximum Return will be paid if the equity index to which the GIC is attached performs well and a stated Minimum Return will be paid, if this equity index performs poorly. For full product details, including how the variable return is calculated, please visit

www.rbcroyalbank.com/products/gic/marketsmart-suite.html or your nearest RBC branch or call 1-800-769-2511.



■ Guaranteed investment certificates

Money Market Funds

For investors with short time horizons and the need to preserve their capital, money market funds are an excellent way to invest for a combination of regular income and safety. These funds are ideal for meeting short-term financial needs such as the down payment on a home or saving for a vacation. Because they are never locked-in, you always have access to your money when you need it.

Fixed Income Funds

Fixed income funds may invest in a variety of debt securities including government bonds, corporate bonds, high yield bonds and emerging market bonds. Adding the appropriate level of exposure to different types of fixed income investments can potentially enhance diversification. Typically, fixed income funds are less volatile than equity funds and, as such, can provide a measure of stability within a portfolio. They can also be excellent options for investors seeking regular cash flow.

	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
Money Market Funds					
RBC Canadian T-Bill Fund	■	●	M	\$25	\$500/\$500
RBC Canadian Money Market Fund	■	●	M	\$25	\$500/\$500
RBC Premium Money Market Fund	■	●	M	\$100	\$100,000/\$100,000
RBC \$U.S. Money Market Fund	■	● ●	M ▲	\$25 US [†]	N/A/\$500 US
RBC Premium \$U.S. Money Market Fund	■	● ●	M ▲	\$100 US [†]	N/A/\$100,000 US

Fixed Income Funds					
RBC Canadian Short-Term Income Fund	■	●	M ▲	\$25	\$500/\$500
RBC Monthly Income Bond Fund	■	● ●	M ▲	\$25	\$500/\$500
RBC Bond Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC Canadian Government Bond Index Fund	■	●	Q ▲	\$25	\$500/\$500
RBC Global Bond Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC \$U.S. Investment Grade Corporate Bond Fund	■	● ●	Q ▲	\$25 US [†]	N/A/\$500 US
RBC Global Corporate Bond Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC High Yield Bond Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC \$U.S. High Yield Bond Fund	■	● ●	Q ▲	\$25 US [†]	N/A/\$500 US
RBC Global High Yield Bond Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC Strategic Income Bond Fund	■	● ●	M ▲	\$25	\$500/\$500
RBC Emerging Markets Foreign Exchange Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC Emerging Markets Bond Fund	■	● ●	Q ▲	\$25	\$500/\$500
BlueBay Global Monthly Income Bond Fund	■	● ●	M ▲	\$25	\$500/\$500
BlueBay Emerging Markets Corporate Bond Fund	■	● ●	Q ▲	\$25 US [†]	N/A/\$500 US
BlueBay Global Convertible Bond Fund (Canada)	■	● ●	Q ▲	\$25	\$500/\$500
BlueBay \$U.S. Global Convertible Bond Fund (Canada)	■	● ●	Q ▲	\$25 US [†]	N/A/\$500 US

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	

[†]Not available in registered plans.



- Money market funds
- Fixed income funds

RBC Managed Payout Solutions

RBC Managed payout solutions can help clients unlock the cash flow potential of their investments. It combines an actively managed investment solution with a managed payout strategy that is designed to manage the impact to your initial investment. With three payout options to choose from — 5%, 6% and 7%¹ — the solution that is right for you will depend on your personal situation.

Balanced Funds

By diversifying across different types of investments, balanced funds allow you to take advantage of growth opportunities while also reducing the risk of holding only one particular type of investment. As a result, investing in a balanced fund is an excellent way to realize the benefits of diversification. These funds offer one-stop access to a mix of stocks and bonds, providing growth potential with one convenient investment decision.

¹ Cash flow from mutual funds should not be confused with mutual fund rates of return. Cash flow payments are not guaranteed and may be adjusted depending on future market conditions. Cash flow may include interest, dividends, capital gains or a return of capital distribution.

	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
Managed Payout Solutions					
RBC Managed Payout Solution	■	● ● ●	M ▲	\$25	\$500/\$500
RBC Managed Payout Solution – Enhanced	■	● ● ●	M ▲	\$25	\$500/\$500
RBC Managed Payout Solution – Enhanced Plus	■	● ● ●	M ▲	\$25	\$500/\$500

Balanced Funds					
RBC Monthly Income Fund	■	● ●	M ▲	\$25	N/A [†] /\$500
RBC U.S. Monthly Income Fund (US\$)	■	● ● ●	M ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Monthly Income Fund	■	● ● ●	M ▲	\$25	\$500/\$500
RBC Balanced Fund	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Global Balanced Fund	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Jantzi Balanced Fund	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Conservative Growth & Income Fund	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Balanced Growth & Income Fund	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Global Growth & Income Fund	■	● ● ●	Q ▲	\$25	\$500/\$500

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	

[†] Not available in registered plans.



- Managed payout solutions
- Balanced funds

RBC Portfolio Solutions

RBC Portfolio Solutions are a convenient way to access a well-constructed portfolio of investments, whether you are a conservative or growth-oriented investor. Each portfolio is professionally managed using a consistent and disciplined investment approach. RBC Portfolio Solutions provide the right mix for your needs, and are actively monitored and rebalanced to remain on track.

RBC Target Education Funds

RBC Target Education Funds are an easy way to invest for a child's post-secondary education. Each portfolio invests in a diversified mix of mutual funds that shifts over time to become more conservative. This approach provides growth potential up front with less fluctuation as the education start date draws closer.

	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
Portfolio Solutions					
RBC Select Very Conservative Portfolio	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Select Very Conservative Portfolio (US\$)	■	● ● ●	Q ▲	\$25 US [†]	N/A /\$500 US
RBC Select Conservative Portfolio	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Select Conservative Portfolio (US\$)	■	● ● ●	Q ▲	\$25 US [†]	N/A /\$500 US
RBC Select Balanced Portfolio	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Select Balanced Portfolio (US\$)	■	● ● ●	Q ▲	\$25 US [†]	N/A /\$500 US
RBC Select Growth Portfolio	■	● ● ●	A ▲	\$25	\$500/\$500
RBC Select Growth Portfolio (US\$)	■	● ● ●	A ▲	\$25 US [†]	N/A /\$500 US
RBC Select Aggressive Growth Portfolio	■	● ● ●	A ▲	\$25	\$500/\$500
RBC Select Aggressive Growth Portfolio (US\$)	■	● ● ●	A ▲	\$25 US [†]	N/A /\$500 US
RBC Select Choices Conservative Portfolio	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Select Choices Balanced Portfolio	■	● ● ●	Q ▲	\$25	\$500/\$500
RBC Select Choices Growth Portfolio	■	● ● ●	A ▲	\$25	\$500/\$500
RBC Select Choices Aggressive Growth Portfolio	■	● ● ●	A ▲	\$25	\$500/\$500

Target Education Funds					
RBC Target 2020 Education Fund	■	● ● ●	A ▲	\$25	\$500/\$500
RBC Target 2025 Education Fund	■	● ● ●	A ▲	\$25	\$500/\$500
RBC Target 2030 Education Fund	■	● ● ●	A ▲	\$25	\$500/\$500

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	

[†] Not available in registered plans.



- Portfolio solutions
- Target education funds

Canadian Equity Funds

A healthy and stable economic environment makes Canada an excellent place to invest. Canadian equity funds invest in a wide range of Canadian stocks across different sectors in the economy.

North American Equity Funds

North American equity funds invest in a mix of Canadian and U.S. stocks. For Canadian investors, a North American focus provides access to a broader range of investment opportunities as the U.S. is home to many of the world's largest and most dominant companies.

	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
Canadian Equity Funds					
RBC Canadian Dividend Fund	■	●	Q ▲	\$25	\$500/\$500
RBC Canadian Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC QUBE Low Volatility Canadian Equity Fund	■	●	A ▲	\$25	\$500/\$500
RBC Jantzi Canadian Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Canadian Index Fund	■	●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy Canadian Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy All-Canadian Equity Fund	■	●	A ▲	\$25	\$500/\$500
RBC Canadian Equity Income Fund	■	● ●	M ▲	\$25	\$500/\$500

North American Equity Funds					
RBC North American Value Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC North American Growth Fund	■	● ●	A ▲	\$25	\$500/\$500

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	



- Canadian equity funds
- North American equity funds

U.S. Equity Funds

The U.S. is the largest single economy in the world. Its equity market is broadly diversified across all economic sectors, including many that are under-represented here in Canada. U.S. holdings ensure that you are taking advantage of a full range of investment opportunities in your portfolio.

	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
U.S. Equity Funds					
RBC U.S. Dividend Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC U.S. Dividend Fund (US\$)	■	● ●	Q ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC U.S. Equity Fund (US\$)	■	● ●	A ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Equity Currency Neutral Fund	■	●	A ▲	\$25	\$500/\$500
RBC QUBE Low Volatility U.S. Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC QUBE Low Volatility U.S. Equity Fund (US\$)	■	● ●	A ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Equity Value Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC U.S. Equity Value Fund (US\$)	■	● ●	A ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Index Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC U.S. Index Currency Neutral Fund	■	●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy U.S. Value Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC U.S. Mid-Cap Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC U.S. Mid-Cap Equity Currency Neutral Fund	■	●	A ▲	\$25	\$500/\$500
RBC U.S. Mid-Cap Value Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC U.S. Mid-Cap Value Equity Fund (US\$)	■	● ●	A ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Small-Cap Core Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC U.S. Small-Cap Core Equity Fund (US\$)	■	● ●	A ▲	\$25 US [†]	N/A/\$500 US
RBC U.S. Small-Cap Value Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy U.S. Growth Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy U.S. Growth Fund II	■	● ●	A ▲	\$25	\$500/\$500
RBC Life Science and Technology Fund	■	● ●	A ▲	\$25	\$500/\$500

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	

[†] Not available in registered plans.



■ U.S. equity funds

International and Global Equity Funds

Almost half of the world's investment opportunities lie outside North America. These foreign markets offer access to a broad range of investments from around the world, providing even greater diversification benefits for your portfolio.

	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
International Equity Funds					
RBC International Dividend Growth Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC International Equity Fund	■	●	A ▲	\$25	\$500/\$500
RBC International Equity Currency Neutral Fund	■	●	A ▲	\$25	\$500/\$500
RBC International Index Currency Neutral Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy International Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC European Dividend Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC European Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Asian Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Asia Pacific ex-Japan Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Japanese Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Emerging Markets Dividend Fund	■	● ●	Q ▲	\$25	\$500/\$500
RBC Emerging Markets Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Emerging Markets Small-Cap Equity Fund	■	● ●	A ▲	\$25	\$500/\$500

Global Equity Funds					
RBC Global Dividend Growth Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Global Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Global Equity Focus Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC QUBE Low Volatility Global Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Jantzi Global Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC O'Shaughnessy Global Equity Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Global Energy Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Global Precious Metals Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Global Resources Fund	■	● ●	A ▲	\$25	\$500/\$500
RBC Global Technology Fund	■	● ●	A ▲	\$25	\$500/\$500

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	



- International equity funds
- Global equity funds

RBC Retirement Portfolios

A precision-engineered retirement solution.

RBC Retirement Portfolios were designed with an understanding that the potential for capital growth is important all along the retirement timeline. While saving for retirement, it can be the largest contributor to wealth creation. In retirement, an allocation to equities can help offset the effects of inflation. A portfolio solution that also diversifies your holdings, simplifies your choices and manages volatility risk can help you stay focused on your long-term plan.

RBC Retirement Portfolios offer a choice of seven portfolios designed to meet the needs of different investors throughout their investing lifetime. By keeping your expected retirement date in mind, RBC Retirement Portfolios can help take you to – and through – your retirement. The Portfolios are based on a unique retirement timeline that is built on the strength of over 30 years of asset allocation expertise at RBC Global Asset Management.

	Trailer	Management fee	Level of volatility	Primary factors that can affect performance	Distribution	Minimum pre-authorized investment plan/payroll contribution	Minimum initial investment registered/non-registered
RBC Retirement 2050 Portfolio	1.00%	1.80%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement 2045 Portfolio	1.00%	1.80%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement 2040 Portfolio	1.00%	1.80%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement 2035 Portfolio	1.00%	1.80%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement 2030 Portfolio	1.00%	1.80%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement 2025 Portfolio	1.00%	1.80%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement 2020 Portfolio	0.75%	1.50%	■	● ● ●	A ▲	\$25	\$500
RBC Retirement Income Solution	0.75%	1.40%	■	● ● ●	Q ▲	\$25	\$500

Legend

■ Low	■ Low to medium	■ Medium	■ Medium to high	■ High
● Interest rates /credit quality	● Stock market performance	● Currency exchange		
M Monthly	Q Quarterly	A Annually	▲ Capital gains (paid annually)	



■ RBC Retirement Portfolios

Savings Deposits

This is a good choice for your short-term needs or a place where you can temporarily deposit your money while you choose appropriate long-term investment options. You have access to your money should you need it. While the money is in the account, interest is calculated daily and credited on a semi-annual basis. Interest rates reflect changing market conditions and, as such, will vary from time to time.



■ Savings deposits

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