

Investment growth potential plus protection



Insurance

RBC Guaranteed Investment Funds are a powerful investment solution that can help you grow and protect your assets – for every stage of your life. In a world of uncertainties, they can give you the confidence you need to invest and to reach your goals.

Why choose RBC Guaranteed Investment Funds?

RBC® Guaranteed Investment Funds (GIFs) are segregated funds, an insurance product that combines the growth potential of mutual funds with the security of principal guarantees. They also provide unique estate planning advantages to ensure your legacy is well protected.

When you invest in an RBC GIF, you will benefit from the proven track record and investment management expertise of RBC Global Asset Management® (RBC GAM), one of Canada’s leading money managers. You can also feel confident knowing that RBC GIFs are backed by the strength and long-term track record of RBC, earning the trust of Canadians since 1864.



The table below provides a side-by-side comparison of the benefits of mutual funds and segregated funds.

Benefit	Mutual funds	Segregated funds ¹
Professional portfolio management	✓	✓
Diversification across asset classes and management styles	✓	✓
Growth potential	✓	✓
Liquidity	✓	✓
Ability to bypass probate and keep your affairs private	Sometimes ²	✓
Potential creditor protection for registered accounts	✓	✓
Potential creditor protection for non-registered accounts	x	✓
A guarantee of your principal (or a percentage of it) at maturity ³	x	✓
A guarantee of your principal (or a percentage of it) at death ³	x	✓
Ability to lock in market gains without selling	x	✓

RBC Guaranteed Investment Funds: Meeting your needs for growth and protection

With segregated funds, you benefit from:

- **Protection.** A maturity guarantee helps protect your initial investment, while the death benefit guarantee ensures your beneficiary will get 75% or 100% of what you invested (depending on the guarantee option chosen by you).³
- **Resets.** If your investment has gained in value, you may have the option to “reset” its starting value, locking in the gains you’ve earned.⁴
- **Professional money management.** Segregated funds are managed by professional portfolio managers, so you do not have to worry about making day-to-day investment decisions.
- **Diversification.** When you hold more than one fund, you increase diversification — and reduce risk. With portfolio solutions, you can buy just one fund that subsequently invests in a series of underlying funds — providing full diversification that meets your risk tolerance and investment horizon in one simple solution.
- **A wide selection of funds.** Options include domestic and international balanced and equity/growth funds — and you can access your money at any time if you need it.
- **Estate preservation and privacy.** If you pass away, your segregated funds can pass directly to your beneficiaries, without having to go through probate.⁵ Probate is a public legal process required in most provinces to determine the validity of a will, and there is a fee associated with it. By owning segregated funds, not only do you avoid the fees and time delays of probate, but your affairs remain private and confidential.

- **Potential creditor protection.** Because segregated funds are considered an insurance contract, they may be protected under provincial law from seizure by creditors in the event you should declare bankruptcy. This may be an important benefit for professionals, entrepreneurs and business owners who might be involved in an unexpected lawsuit or bankruptcy.

RBC GIF: A solution for every life stage

Depending on your priorities, goals and personal situation, you can select from a choice of three different series to best meet your needs. All three series provide you with the benefits listed above. However, each offers unique characteristics that make it appealing to certain types of investors. Depending on your needs, goals and personal situation, you can select the series that best meets your needs.

Growth, protection and security for your future

Confidence in your future comes from knowing that your assets are well invested and well protected.

To learn more about RBC Guaranteed Investment Funds and how they can help you reach your goals, please speak with your insurance advisor.



Insurance

¹ Segregated fund fees are higher than mutual fund fees as they include a management fee and an insurance fee component.

² Non-registered accounts with joint ownership and right of survivorship only (all provinces except Quebec). Registered accounts can bypass probate when a beneficiary is named directly.

³ Guarantees are reduced proportionately by all withdrawals and fees. Guarantee percentages vary by product offering and end at age 100.

⁴ In some circumstances resets will push out your maturity guarantee by a certain number of years.

⁵ Probate fees vary from province to province.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

RBC Guaranteed Investment Funds are individual variable annuity contracts and are referred to as segregated funds. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. When clients deposit money in an RBC Guaranteed Investment Funds contract, they are not buying units of the mutual fund or portfolio managed by RBC Global Asset Management Inc. and therefore do not possess any of the rights and privileges of the unitholders of such funds. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at rbcinsurance.com/segregated-funds.