

Maximize returns and minimize risks. Everyone talks about this classic investment strategy, but how can you actually achieve it?

In the past, you've been careful with your investments. You may think that your only option is Guaranteed Investment Certificates (GICs) to provide stability. I can offer you an investment opportunity that offers you the best of both worlds: growth and security – all in one investment. I'm delighted to introduce a family of segregated funds from RBC Insurance®.

These segregated funds are insurance products called RBC Guaranteed Investment Funds, offered by RBC Life Insurance Company. They combine the growth potential of a mutual fund with the security of principal guarantees. They're a simple and effective way to meet your financial needs. With RBC Guaranteed Investment Funds, you can benefit from the investment management expertise of RBC Global Asset Management® (RBC GAM), one of Canada's leading money managers. And you can experience the trust RBC® has earned from generations of Canadians since 1864.

The RBC GIF lineup includes 28 individual funds and eight portfolios. The funds encompass a broad range of asset classes and geographic areas, enabling you to create a portfolio that meets your needs and aligns with your investment objectives and risk tolerance.

**RBC Guaranteed Investment Funds offer you:**

- **Security:** principal guarantees that protect the amount you invest in the event you lose market value. You're guaranteed to receive at least 75% of your original investment at maturity and the choice of a) 75% at death or b) 100% at death for deposits made before age 80 plus 80% at death for deposits made after age 80, less withdrawals and fees;
- **Estate preservation:** the ability to avoid the cost and public disclosure of probate for your segregated funds assets, which is a lengthy process by which a court validates your will, thus preserving your money and privacy;
- **Resets:** You may have the option to "reset" the guaranteed value of some of your segregated funds. This enables you to lock in any gains earned from increases in the market;
- **Protection:** the potential for creditor protection, which can safeguard your segregated funds assets in the case of a bankruptcy.

I am here to help you achieve your financial goals, and would be happy to meet with you to discuss this opportunity further. Please call me at \_\_\_\_\_.

Sincerely,