

RBC® Guaranteed Investment Funds

In times of market uncertainty it's natural to be concerned about your investments. Staying invested and diversifying your risk will benefit you in the long term.



The Client

Investors who are concerned about market uncertainty and want to ensure their legacy is protected.



The Situation

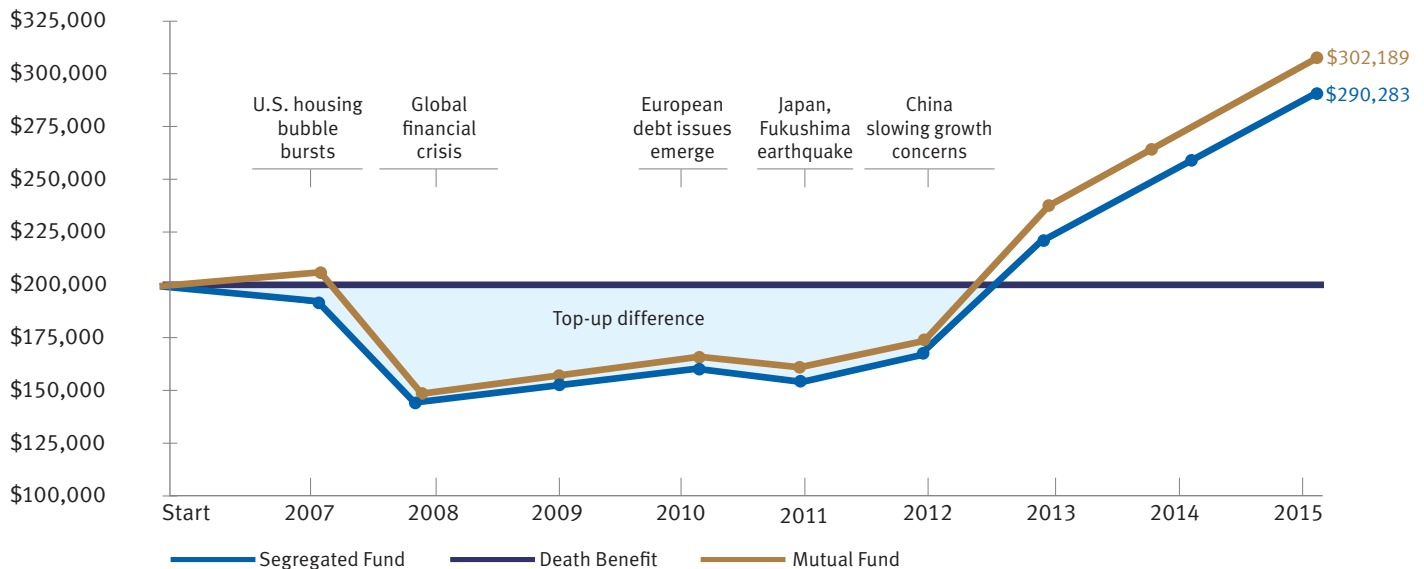
Investors who want to maximize their growth potential but also want to ensure that their savings earmarked for their heirs are protected from market uncertainty.

The Solution

The illustration below shows how staying invested with a diversified portfolio, consisting of mutual funds and segregated funds, can help meet investors' goals. While the mutual fund allocation allows investors to maximize growth potential with more aggressive investments, RBC Guaranteed Investment Funds (GIF) – also known

as segregated funds – provide principal guarantees and estate planning benefits while also providing growth potential. Investors can remain invested in equity markets to participate in long term growth without the fear that a recession or market correction will severely reduce their investment and their legacy.

A diversified portfolio. Value of investing \$200,000 from 2006-2015 in RBC U.S. Equity GIF, Series 1 (Segregated Fund) AND \$200,000 in RBC U.S. Equity Fund, Series A (Mutual Fund)[†]



Protecting against market uncertainty

The RBC GIF death benefit guarantees 100% of the principal investment (plum line). If an investor passed away in 2008 during the global financial crisis, their named beneficiaries would have received the original deposit of \$200,000*, well above the market value of \$147,936.

The top-up to the investor's RBC GIF contract would have been \$52,064. The blue shaded area illustrates the top-up amount that is guaranteed in the RBC GIF contract if the investor passed away when markets were down.

For illustration purposes only. This is being provided for general information purposes only and the contents should not be relied upon as containing specific financial, investment, tax or legal advice. Clients must seek their own independent advice.

The performance of the segregated fund will always vary from that of the underlying mutual fund due to timing differences between purchases/redemptions of both funds, and the higher costs of the segregated fund in terms of the guaranteed benefits and certain administrative costs which are exclusive to the segregated fund. Past performance is not indicative of future returns.

* If the client invests in RBC GIF before the age of 80. Reduced proportionally by any withdrawals.



Insurance

Learn more about how to take advantage of market potential and protect against market uncertainty with RBC GIFs. Speak with your advisor today.



Insurance

† Assumptions:

- Assume deposit made before age 80 = 100% death benefit guarantee.
- No withdrawals taken. Guarantees are reduced proportionally by withdrawals and fees.
- Market value is as of December 31 of each year.

Any amount that is allocated to a segregated fund is invested at the risk of the contract holder 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. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at www.rbcinsurance.com/segregatedfunds.