

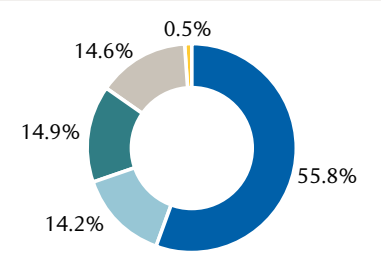
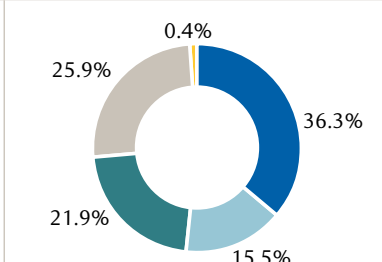
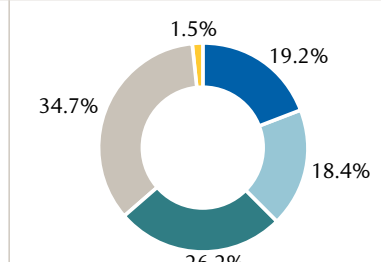
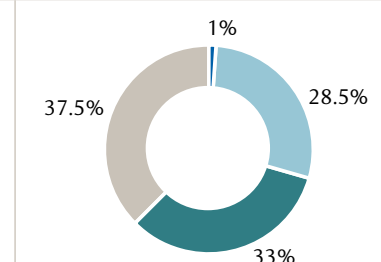
RBC Select Guaranteed Investment Portfolios

At a glance

FOR ADVISOR USE ONLY

RBC Insurance® offers four Guaranteed Investment Portfolios (GIPs) which invest directly in the RBC® Select Portfolios. These portfolios are managed by RBC Global Asset Management Inc. and are constructed using RBC Funds and PH&N Funds.

The accompanying profiles allow you to make the investment process simple, interactive and efficient for your clients. RBC Insurance has developed a Segregated Fund Assessment (SFA) Tool that will help you provide your clients with investment recommendations that are appropriate for their specific needs and goals.

	RBC SELECT CONSERVATIVE GIP	RBC SELECT BALANCED GIP	RBC SELECT GROWTH GIP	RBC SELECT AGGRESSIVE GROWTH GIP																																									
Overview	Underlying RBC Global Asset Management Portfolio	RBC Select Conservative Portfolio	RBC Select Balanced Portfolio	RBC Select Aggressive Growth Portfolio																																									
	Investor profile	Conservative	Balanced	Growth	Aggressive Growth																																								
	For investors seeking	A combination of income and capital growth with a focus on fixed income securities with low risk	Capital growth and modest income with a balanced mix of equities and fixed income securities with low to medium risk	Long-term growth with low to medium risk	Long-term growth with medium risk																																								
Fund Management	Strategic target asset allocation (the deviation range from the strategic asset allocation is +/- 15% for fixed income and +/- 10% for Canadian equities, U.S. equities and international equities)	 <table border="1"> <tr><td>Fixed income & cash</td><td>55.8%</td></tr> <tr><td>Canadian equities</td><td>14.2%</td></tr> <tr><td>U.S. equities</td><td>14.9%</td></tr> <tr><td>International equities</td><td>14.6%</td></tr> <tr><td>Real Estate</td><td>0.5%</td></tr> </table>	Fixed income & cash	55.8%	Canadian equities	14.2%	U.S. equities	14.9%	International equities	14.6%	Real Estate	0.5%	 <table border="1"> <tr><td>Fixed income & cash</td><td>36.3%</td></tr> <tr><td>Canadian equities</td><td>15.5%</td></tr> <tr><td>U.S. equities</td><td>21.9%</td></tr> <tr><td>International equities</td><td>25.9%</td></tr> <tr><td>Real Estate</td><td>0.4%</td></tr> </table>	Fixed income & cash	36.3%	Canadian equities	15.5%	U.S. equities	21.9%	International equities	25.9%	Real Estate	0.4%	 <table border="1"> <tr><td>Fixed income & cash</td><td>19.2%</td></tr> <tr><td>Canadian equities</td><td>18.4%</td></tr> <tr><td>U.S. equities</td><td>26.2%</td></tr> <tr><td>International equities</td><td>34.7%</td></tr> <tr><td>Real Estate</td><td>1.5%</td></tr> </table>	Fixed income & cash	19.2%	Canadian equities	18.4%	U.S. equities	26.2%	International equities	34.7%	Real Estate	1.5%	 <table border="1"> <tr><td>Fixed income & cash</td><td>1.0%</td></tr> <tr><td>Canadian equities</td><td>28.5%</td></tr> <tr><td>U.S. equities</td><td>33.0%</td></tr> <tr><td>International equities</td><td>37.5%</td></tr> <tr><td>Real Estate</td><td>1%</td></tr> </table>	Fixed income & cash	1.0%	Canadian equities	28.5%	U.S. equities	33.0%	International equities	37.5%	Real Estate	1%
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Insurance

	RBC SELECT CONSERVATIVE GIP	RBC SELECT BALANCED GIP	RBC SELECT GROWTH	RBC SELECT AGGRESSIVE GROWTH GIP
MER* – Invest Series (ISC, CBO)	2.07	2.15	2.59	2.70
MER* – Series 1 (ISC, CBO)	2.46	2.50	2.96	3.18
MER* – Series 2 (ISC, CBO)	2.61	2.69	3.19	3.52
MER* – Invest Series (FSC)	1.26	1.36	1.66	1.84
MER* – Series 1 (FSC)	1.66	1.74	2.19	2.38
MER* – Series 2 (FSC)	1.82	1.89	2.40	2.75

* MERs are based on actual management fees and insurance fees being charged to the fund as of December 31, 2022.

RBC SELECT GUARANTEED INVESTMENT PORTFOLIOS

Each RBC Select GIP invests in a selection of leading underlying RBC Funds & PH&N Funds. Your clients only need to purchase one portfolio to get the diversification they need to achieve their goals. RBC Select GIPs address various risk tolerance levels and can help you succeed in meeting your clients' investment objectives. The underlying RBC Select Portfolios are strategically and professionally managed; they are also actively monitored and tactically rebalanced to keep investments on track.

For information on current portfolio holdings, please refer to the fund profiles on the RBC Global Asset Management® advisor website at www.rbcgam.com.



Insurance

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. When clients deposit money in an RBC Guaranteed Investment Funds contract, they are not buying units of the RBC Global Asset Management Inc. mutual fund or portfolio 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 www.rbcinsurance.com/gif.