

RBC® Global Guaranteed Investment Portfolios



Insurance

FOR ADVISOR USE ONLY

Benefiting from the global investment landscape

Many Canadians' wealth is primarily tied to Canada – whether it's their home, income, pension or investments. This country is home to many great companies that make excellent investments. But the world has so much more to offer investors who venture beyond Canada's borders.

90% of the average Canadian's assets are tied to Canada.



Source: Investor Economics Household Balance Sheet Report 2018, data as of December 2017, www.investoreconomics.com/our-services.

A smoother investment experience

As you invest globally, you add the benefits of far greater diversification to your portfolio. When one region is performing poorly, another could be enjoying stronger performance. This can help you achieve more stable returns over the long term.

More opportunity

Canada accounts for just under 3%¹ of the world's capital markets. So tapping into the vast investment universe outside Canada creates greater opportunity to increase your wealth.

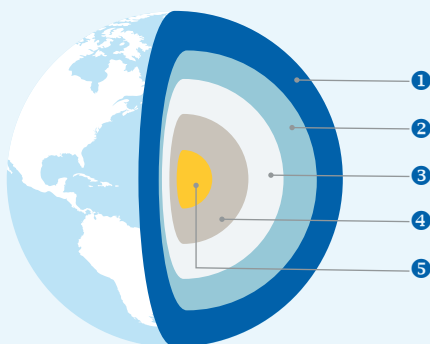
You can:

- Access the growth and innovation that's happening in other parts of the world
- Invest in sectors that are under-represented in Canada, such as healthcare and technology

The same principle applies even more to fixed income investing. The global market is much larger – so there are many options to diversify. Global diversification can provide important sources of returns and protect your portfolio during cyclical downturns.

Welcome to RBC Global Guaranteed Investment Portfolios (GIPs)

RBC Global GIPs invest in RBC Global Portfolios, managed by RBC Global Asset Management®.



Inside RBC Global GIPs

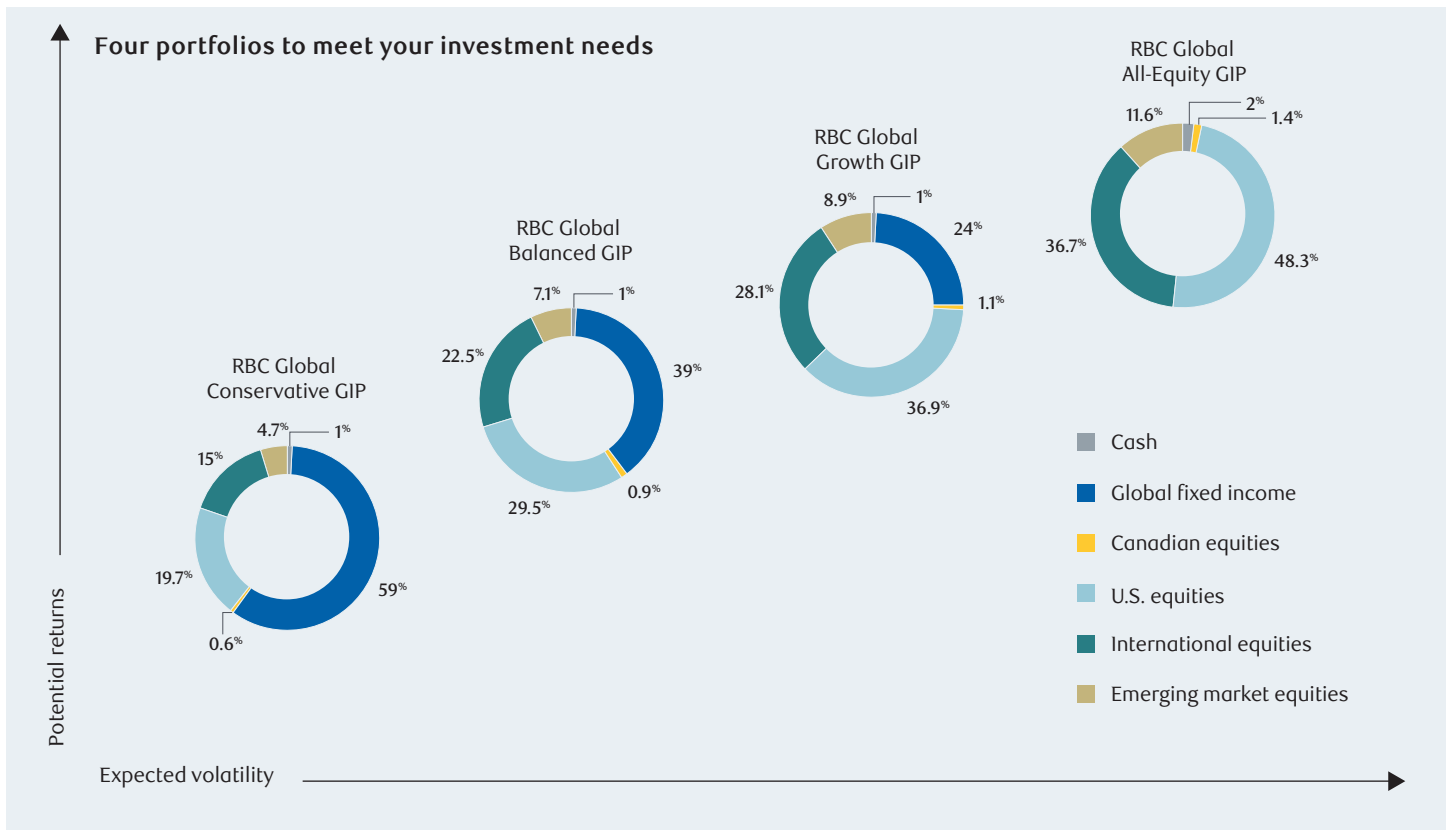
Bringing you the world in one sophisticated package

- 1. Active management:** RBC GAM actively monitors and rebalances your portfolio to keep it well positioned as markets fluctuate.
- 2. Underlying fund selection:** Each RBC Global GIP is built using a blend of RBC, PH&N, BlueBay and RBC iShares[®] solutions. We make sure these underlying funds meet our selection criteria and are fulfilling their purpose in your portfolio.
- 3. Tactical asset allocation:** The asset mix of your portfolio is tactically adjusted to either reduce risk or earn potentially higher returns as economic conditions and financial markets change.
- 4. RBC Investment Policy Committee (IPC):** Develops the tactical asset mix strategies in your portfolio.
- 5. RBC GAM Investment Strategy Committee (RISC):** Led by the Chief Investment Officer and including our senior investment professionals, develops economic and market forecasts.

¹ Source: Bloomberg, as of June 19, 2019. Percentage of the world market capitalization of listed domestic companies.

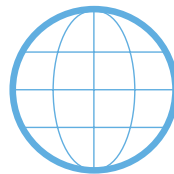
What type of global investor are you?

You can choose from four options, designed to fit your investing preferences and personal situation. Each solution holds a specially selected mix of mutual funds and exchange-traded funds. As the exposure to equities in the portfolio increases, so too does the level of risk – along with the potential for higher returns.



From a global investment leader with local expertise

RBC Global Asset Management has investment teams in key markets across the globe and is positioned to bring you the world through a combination of broad global perspective and deep local experience.



7 cities
3 continents

\$504B

of assets under management
As of June 30, 2020



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. RBC iShares ETFs are comprised of RBC ETFs managed by RBC Global Asset Management Inc. and iShares ETFs managed by BlackRock Asset Management Canada Limited. 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 www.rbcinsurance.com/segregatedfunds.

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