

RBC Global Guaranteed Investment Portfolios

At a glance

FOR ADVISOR USE ONLY

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

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

	RBC GLOBAL CONSERVATIVE GIP	RBC GLOBAL BALANCED GIP	RBC GLOBAL GROWTH GIP	RBC GLOBAL ALL-EQUITY GIP	
Overview	Underlying RBC Global Asset Management portfolio	RBC Global Conservative Portfolio	RBC Global Balanced Portfolio	RBC Global All-Equity Portfolio	
	Investor profile	Conservative	Balanced	Growth	
	For investors seeking	A combination of income and moderate capital growth with a focus on global fixed income and securities with low risk	Capital growth and modest income with a balanced mix of global equities and fixed income securities with low to medium risk	Long-term global growth with low to medium risk	Long-term global growth with medium risk
Fund Management	Strategic target asset allocation (the deviation range of the strategic asset allocation is +/- 15% for fixed income and +/- 10% for Canadian equities, U.S. equities and international equities)				
		<ul style="list-style-type: none"> Global fixed income 60% Global equities 35% Emerging markets equities 5% 	<ul style="list-style-type: none"> Global fixed income 40% Global equities 53% Emerging markets equities 7% 	<ul style="list-style-type: none"> Global fixed income 25% Global equities 66% Emerging markets equities 9% 	<ul style="list-style-type: none"> Global fixed income 1% Global equities 88% Emerging markets equities 11%



Insurance

	RBC GLOBAL CONSERVATIVE GIP	RBC GLOBAL BALANCED GIP	RBC GLOBAL GROWTH GIP	RBC GLOBAL ALL-EQUITY GIP
MER* – Invest Series (ISC, DSC, LSC)	2.30	2.35	2.61	2.72
MER* – Series 1 (ISC, DSC, LSC)	2.55	2.60	2.99	3.22
MER* – Series 2 (ISC, DSC, LSC)	2.64	2.71	3.21	3.49
MER* – Invest Series (FSC)	1.29	1.40	1.82	1.98
MER* – Series 1 (FSC)	1.69	1.74	2.22	2.41
MER* – Series 2 (FSC)	1.85	1.92	2.43	2.73

* MERs are based on actual management fees and insurance fees being charged to the fund. Shown above are estimated MERs as of July 27, 2020.

RBC GLOBAL GUARANTEED INVESTMENT PORTFOLIOS

Each RBC Global GIP invests in a selection of leading underlying RBC Funds, PH&N Funds, BlueBay Funds and RBC iShares ETFs. Your clients only need to purchase one portfolio to get the diversification they need to achieve their goals. RBC Global GIPs address various risk tolerance levels and can help you succeed in meeting your clients' investment objectives. The underlying RBC Global 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 rbcgam.com.



Insurance

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 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 rbcinsurance.com/gif.