

RBC GIF Vision Funds

Socially responsible investing



Insurance

At RBC Insurance®, we know that confidence in your future comes from knowing that your assets are well invested and well protected. You can look to us for professionally managed, diversified investments that align with your personal values. This is why we are offering two socially responsible investment (SRI) funds.

RBC GIF Vision Funds

RBC Vision Balanced is for a conservative or balanced investor as the funds combine stock and bond holdings, making them less volatile than equity funds. It provides a diversified mix of equities and fixed income from around the world while following a socially responsible approach to investing. Its objective is to provide long-term capital growth and modest income, either directly or indirectly, through investment in other funds.

RBC Vision Canadian Equity is for longer term investors who can take on more risk. It is designed to provide long-term capital growth by investing in stocks of Canadian companies and following a socially responsible approach to investing. The fund may also invest in companies outside of Canada.

Who are these funds designed for?

These funds are right for you if you believe that social responsibility should be a primary or integrated consideration in making investment decisions and want to invest in companies that have attractive environmental, social or governance (ESG) practices.

The upside with investing in socially responsible funds is that you don't have to spend more or feel like the fund performance is limited.

How does ESG fit into the evaluation?

With SRI, companies get evaluated through a holistic ESG approach that looks beyond its financial reports and traditional metrics of earnings, profit margins and debt. It focuses on three categories:



Environmental

This includes environmental factors, such as climate change, air and water pollution, biodiversity, natural resource management and use, water quality and availability, and waste management.

The growth and security you want

With the growth potential of mutual funds and the security of principal guarantees, RBC® GIFs can help grow and protect your assets.

RBC GIF Vision Funds allow investors to leave a more meaningful legacy with investments that can meet their financial goals and uphold their personal values.



Social

This includes health and safety concerns, such as labour practices, data privacy and security, gender and diversity, employee engagement, human rights, and community relations.



Governance

This includes how a company governs itself, such as board structure and independence, executive compensation, shareholder rights, lobbying and political contributions, bribery and corruption, tax strategy, and accounting standards.

RBC's Vision Funds put SRI into practice by screening companies on the quality of their ESG practices relative to their peers, and eliminating poor ESG performers.

In addition, the funds exclude certain companies whose primary line of business falls within the following categories:



Alcohol



Adult
Entertainment



Cannabis



Gambling



Weapons



Tobacco

Managed by the global expertise of RBC Global Asset Management

When you choose SRI funds from RBC Insurance, you will benefit from the proven track record and investment management expertise of RBC Global Asset Management®, one of Canada's leading money managers. You can also feel confident in knowing that RBC GIFs are backed by the strength and long-term track record of RBC, earning the trust of Canadians since 1864.

Incorporate responsible investing into your portfolio.

Talk to your advisor about adding RBC GIF Vision Funds to your portfolio to help meet your financial, retirement or estate planning goals.



Insurance

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Underwritten by RBC Life Insurance Company.

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