

# RBC Strategic Asset Allocation Profiles



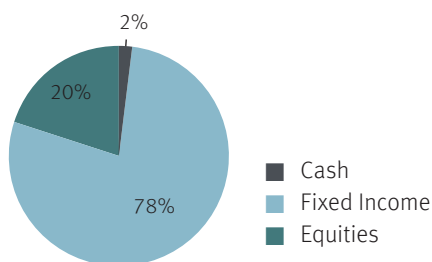
Wealth Management  
Dominion Securities

## Canada International Models | Very conservative

### Risk Profile 1

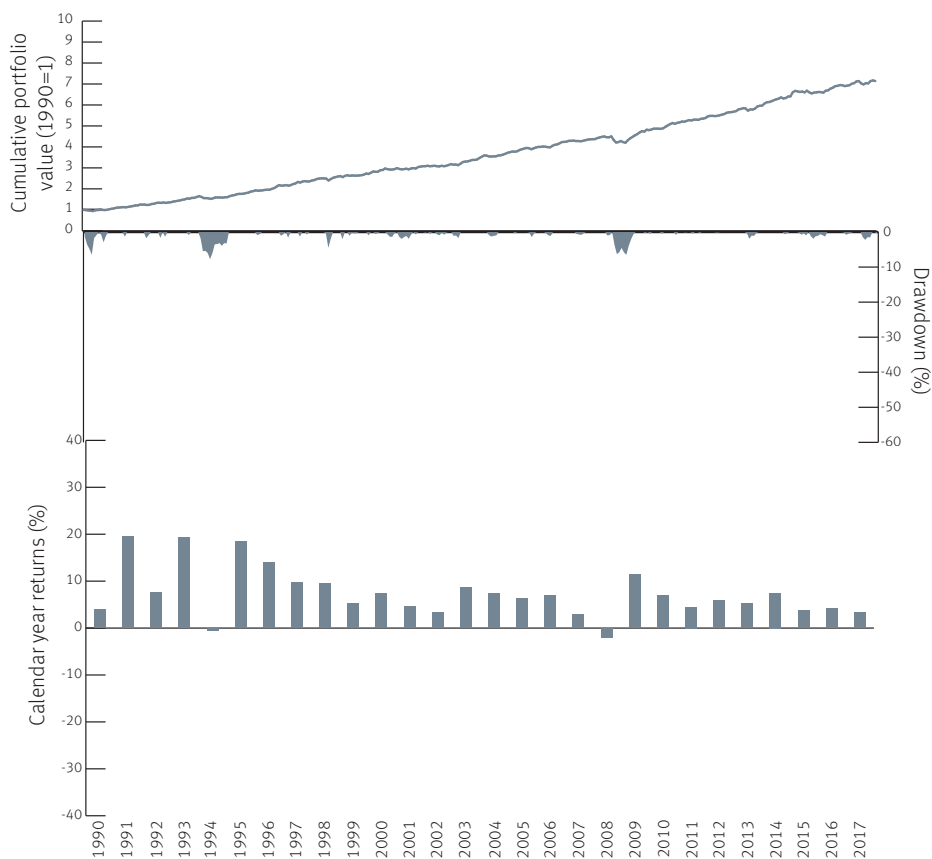
The focus is capital preservation. The portfolio will typically be invested mainly in fixed income and other low volatility instruments with a small allocation to equities to provide some protection against inflation. The investor in this category has a low tolerance for loss over their investment horizon.

### Asset allocation summary



Asset allocation model	%
Cash	2
Fixed Income	78
Core	78
Government	30
Corporate - Investment Grade	38
Global (CAD Hedged)	10
Non-Core	-
Canadian Preferred	-
US High Yield	-
Emerging Markets	-
Equities	20
Canadian	10
US	5
International (EAFE)	5
Emerging Markets	-
Total	100

### Hypothetical model performance (January 1990 – December 2017)



Historical Performance (January 1990 to December 2017)	%
Return (annualized)	7.19
Risk (standard deviation)	4.19

Long-Term Returns Forecast (5 to 10 year horizon, before fees)	%
Return (annualized)	3.3
Risk (standard deviation)	4.5

The hypothetical performance for each model is based on the returns of indexes. Indexes are unmanaged and used as a broad measure of market performance. It is not possible to invest directly into an index. Please see page six for the indexes used for these calculations. Past performance does not guarantee future results. Please see the disclosures section for important information regarding the data presented here.

# RBC Strategic Asset Allocation Profiles



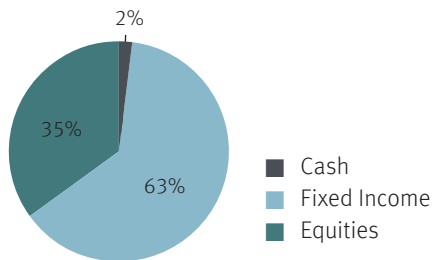
Wealth Management  
Dominion Securities

## Canada International Models | Conservative

### Risk Profile 2

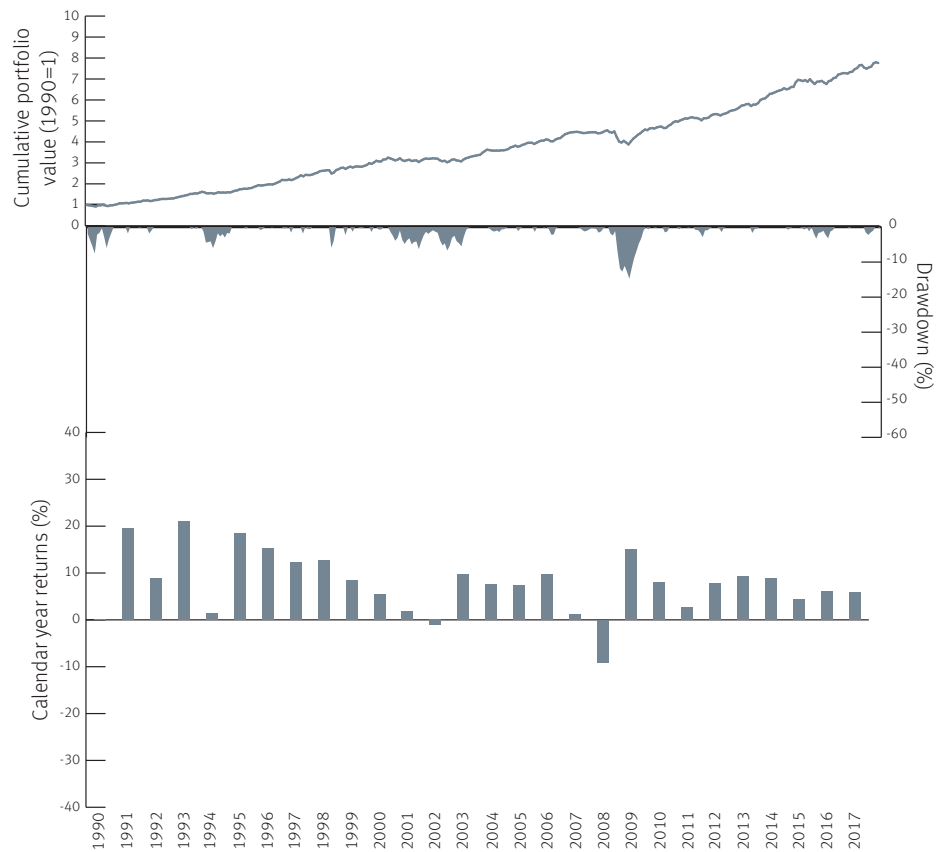
The focus is wealth preservation which includes an element of growth to retain the real (inflation-adjusted) value of the portfolio. The portfolio will typically include fixed income instruments as well as some exposure to growth assets. The investor in this category has some tolerance for loss over their investment horizon.

### Asset allocation summary



Asset allocation model	%
Cash	2
Fixed Income	63
Core	52
Government	19
Corporate - Investment Grade	23
Global (CAD Hedged)	10
Non-Core	11
Canadian Preferred	3
US High Yield	4
Emerging Markets	4
Equities	35
Canadian	15
US	10
International (EAFE)	10
Emerging Markets	-
<b>Total</b>	<b>100</b>

### Hypothetical model performance (January 1990 – December 2017)



Historical Performance (January 1990 to December 2017)	%
Return (annualized)	7.59
Risk (standard deviation)	5.33

Long-Term Returns Forecast (5 to 10 year horizon, before fees)	%
Return (annualized)	4.1
Risk (standard deviation)	5.8

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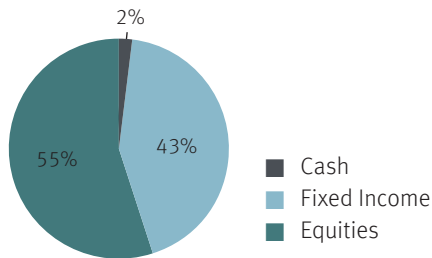
Wealth Management  
Dominion Securities

## Canada International Models | Balanced

### Risk Profile 3

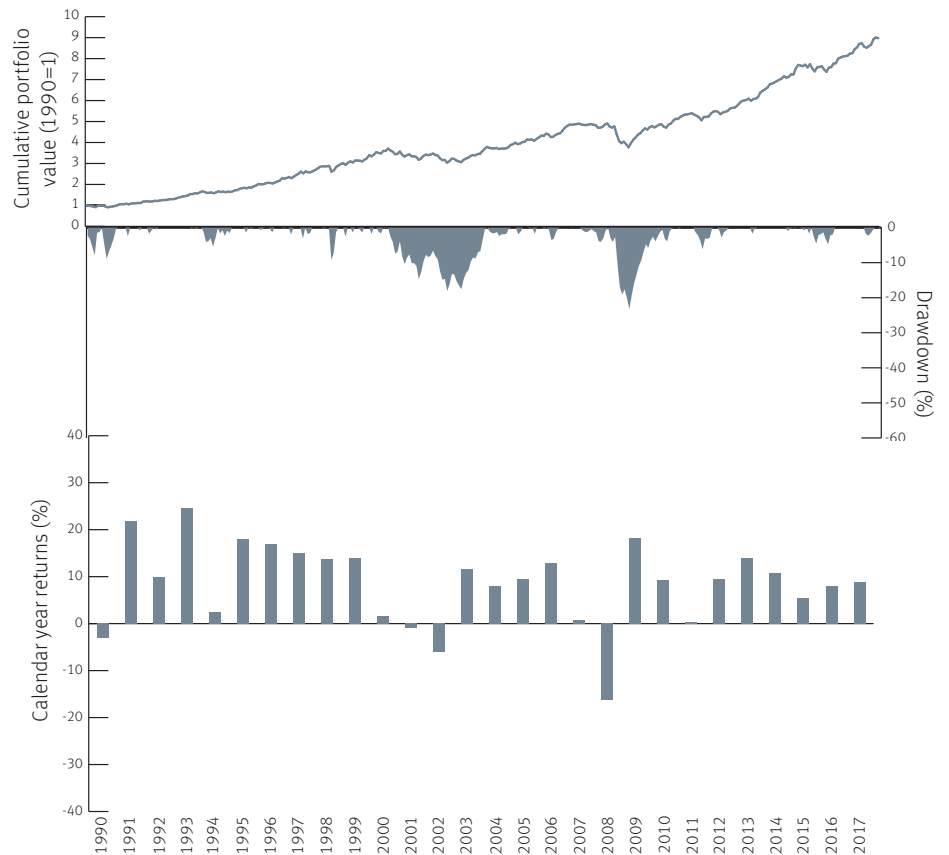
The focus is a balance between capital appreciation and wealth preservation. The portfolio may include exposure to all asset classes and carries moderate risk of loss over the investment horizon.

#### Asset allocation summary



Asset allocation model	%
Cash	2
Fixed Income	43
Core	32
Government	9
Corporate - Investment Grade	13
Global (CAD Hedged)	10
Non-Core	11
Canadian Preferred	3
US High Yield	4
Emerging Markets	4
Equities	55
Canadian	20
US	20
International (EAFE)	10
Emerging Markets	5
Total	100

#### Hypothetical model performance (January 1990 – December 2017)



Historical Performance (January 1990 to December 2017)	%
Return (annualized)	8.15
Risk (standard deviation)	7.34

Long-Term Returns Forecast (5 to 10 year horizon, before fees)	%
Return (annualized)	5.2
Risk (standard deviation)	8.0

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# RBC Strategic Asset Allocation Profiles



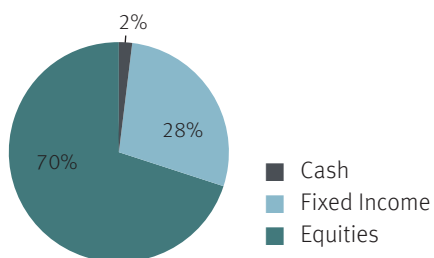
Wealth Management  
Dominion Securities

## Canada International Models | Growth

### Risk Profile 4

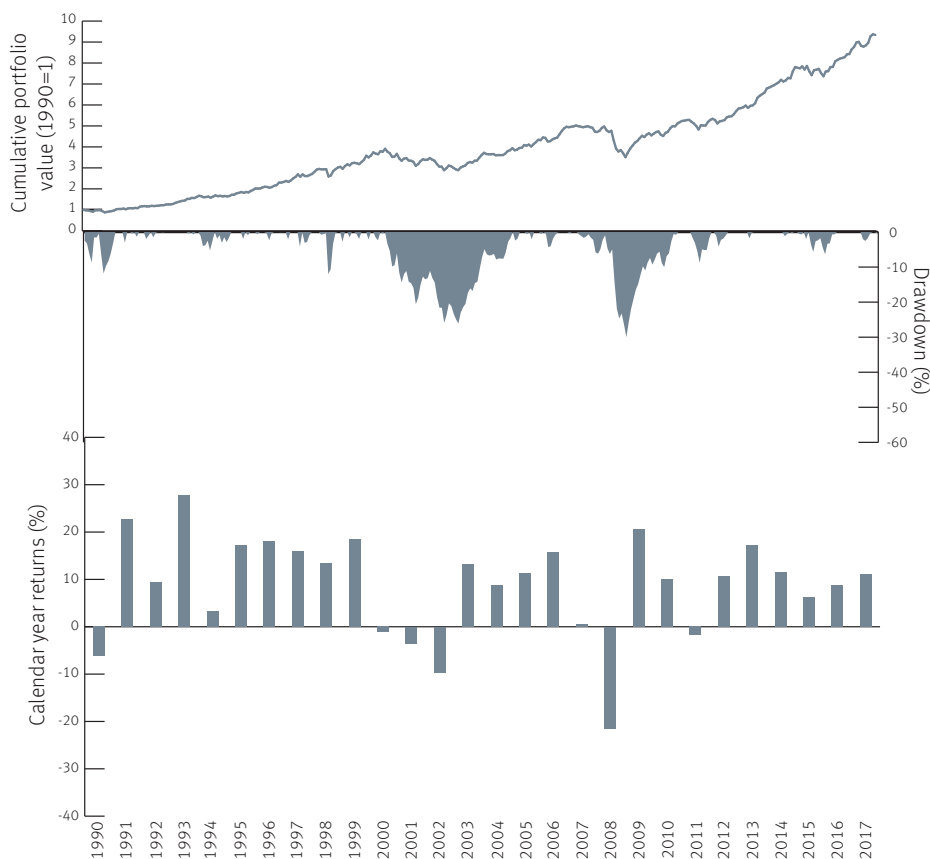
The focus is long term capital appreciation with a secondary focus on wealth preservation. The majority of the portfolio will typically be invested in a blend of growth assets. The investor in this category has a higher tolerance for risk over their investment horizon.

### Asset allocation summary



Asset allocation model	
Cash	2
Fixed Income	28
Core	17
Government	4
Corporate - Investment Grade	8
Global (CAD Hedged)	5
Non-Core	11
Canadian Preferred	3
US High Yield	4
Emerging Markets	4
Equities	70
Canadian	24
US	24
International (EAFE)	14
Emerging Markets	8
<b>Total</b>	<b>100</b>

### Hypothetical model performance (January 1990 – December 2017)



Historical Performance (January 1990 to December 2017)		Long-Term Returns Forecast (5 to 10 year horizon, before fees)	
	%		%
Return (annualized)	8.31	Return (annualized)	5.9
Risk (standard deviation)	9.04	Risk (standard deviation)	9.8

The hypothetical performance for each model is based on the returns of indexes. Indexes are unmanaged and used as a broad measure of market performance. It is not possible to invest directly into an index. Please see page six for the indexes used for these calculations. Past performance does not guarantee future results. Please see the disclosures section for important information regarding the data presented here.

# RBC Strategic Asset Allocation Profiles



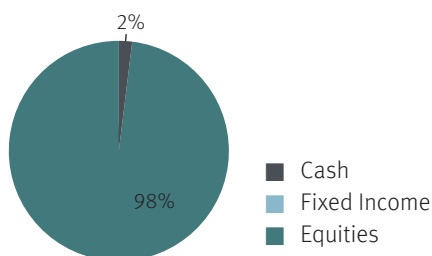
Wealth Management  
Dominion Securities

## Canada International Models | Aggressive growth

### Risk Profile 5

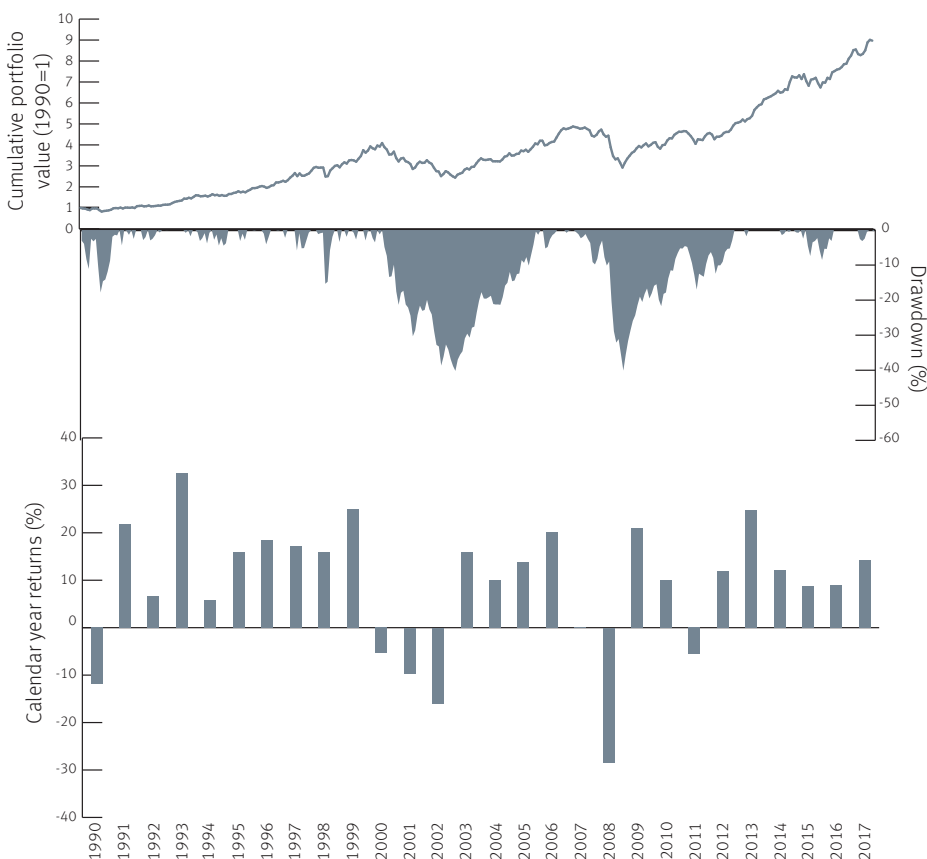
The focus is the maximization of long term capital appreciation. The portfolio will be invested mainly in growth assets and may have a higher proportion of higher risk investments and possible concentrations. The investor in this category has a high tolerance for risk over their investment horizon.

#### Asset allocation summary



Asset allocation model	
Cash	2
Fixed Income	-
Core	-
Government	-
Corporate - Investment Grade	-
Global (CAD Hedged)	-
Non-Core	-
Canadian Preferred	-
US High Yield	-
Emerging Markets	-
Equities	98
Canadian	31
US	31
International (EAFE)	26
Emerging Markets	10
Total	100

#### Hypothetical model performance (January 1990 – December 2017)



Historical Performance (January 1990 to December 2017)		Long-Term Returns Forecast (5 to 10 year horizon, before fees)	
	%		%
Return (annualized)	8.15	Return (annualized)	6.9
Risk (standard deviation)	11.85	Risk (standard deviation)	12.9

The hypothetical performance for each model is based on the returns of indexes. Indexes are unmanaged and used as a broad measure of market performance. It is not possible to invest directly into an index. Please see page six for the indexes used for these calculations. Past performance does not guarantee future results. Please see the disclosures section for important information regarding the data presented here.

The following indices have been used for each asset class: CAD Cash - FTSE TMX Canada 30 Day TBill Index; Government Fixed Income - 50% FTSE TMX Canada Mid Term Government Bond Index and 50% FTSE TMX Canada Short Term Government Bond Index; Corporate Fixed Income - 50% FTSE TMX Canada Mid Term Corporate Bond Index and 50% FTSE TMX Canada Short Term Corporate Bond Index; Global (CAD Hedged) - Bloomberg Barclays Global-Aggregate Total Return Index Value (CAD Hedged); US Corporate High Yield Fixed Income - Barclays US Aggregate Credit High Yield (CAD Hedged); Emerging Markets Fixed Income - JPM EMBI Global Diversified; Canadian Equities - S&P/TSX Composite Total Return Gross Return; US Large Cap Equities - S&P 500 Total Return; International Equities - MSCI EAFE (Net); Emerging Markets Equities - MSCI Emerging Markets (Net);

Prior to August 2002, which is the first month when all indices became available, the following re-weighting methodology is used: Prior to Aug 2002: Canadian Preferred is reallocated to FTSE TMX Corporates blend (50% Short and 50% Mid). Prior to Jan 2001: Emerging Markets Equities Net are reassigned to MSCI Emerging Markets Gross Return. Prior to Mar 1999: Global Fixed are reassigned to Bloomberg Barclays Global Aggregate (Unhedged USD). Prior to Jan 1994 the Emerging Markets Fixed Income is reassigned to Bloomberg Barclays Global Aggregate (Unhedged USD).

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