



AMENDMENT NO. 5 dated January 24, 2022 to the annual information form dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021 and amendment no. 4 dated December 14, 2021.

RBC FUNDS AND RBC PRIVATE POOLS

RBC Canadian Bond Index ETF Fund (formerly, RBC Canadian Bond Index Fund)

RBC Canadian Government Bond Index Fund

RBC Canadian Index Fund

RBC U.S. Index Fund

RBC U.S. Equity Currency Neutral Index ETF Fund (formerly, RBC U.S. Index Currency Neutral Fund)

RBC International Equity Currency Neutral Index ETF Fund (formerly, RBC International Index Currency Neutral Fund)

RBC Private Canadian Dividend Pool

RBC Private Canadian Equity Pool

(each, a *fund* and collectively, the *funds*)

This amendment no. 5 dated January 24, 2022 to the annual information form of the funds dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021 and amendment no. 4 dated December 14, 2021 (the *annual information form*), amends the certificates in the annual information form and provides certain additional information in respect of the funds in conjunction with amendment no. 5 dated January 24, 2022 to the simplified prospectus of the funds dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021 and amendment no. 4 dated December 14, 2021. The annual information form, with respect to the funds, should be read subject to this information.

Summary

Change in name of certain RBC Funds

RBC Global Asset Management Inc. (*RBC GAM*), the manager of the funds, previously announced that effective January 24, 2022, the names of the following funds will change as set out below:

Current Fund Name	New Fund Name
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Re-designation of Series A units of certain RBC Funds to Series DZ units

RBC GAM previously announced that effective January 24, 2022, the Series A units of each of the following funds will be re-designated as Series DZ units of such funds.

Fund

RBC Canadian Government Bond Index Fund

RBC Canadian Index Fund

RBC U.S. Index Fund

RBC U.S. Equity Currency Neutral Index ETF Fund

RBC International Equity Currency Neutral Index ETF Fund

Re-designation of Series F units of certain RBC Private Pools to Series I units

RBC GAM previously announced that effective January 24, 2022, the Series F units of RBC Private Canadian Dividend Pool and RBC Private Canadian Equity Pool will be re-designated as Series I units of such funds.

Amendments

The annual information form is hereby amended in connection with the filing of amended and restated fund facts in respect of the funds to reflect the changes outlined above under “Summary”.

**Certificate of the funds, the manager, the promoter and the principal distributor of the funds
(other than Series A units)**

This amendment no. 5 dated January 24, 2022, together with the annual information form dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021 and amendment no. 4 dated December 14, 2021, the simplified prospectus dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021, amendment no. 4 dated December 14, 2021 and amendment no. 5 dated January 24, 2022 and the documents incorporated by reference into the simplified prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the simplified prospectus, as amended, as required by the securities legislation of each of the provinces and territories of Canada and do not contain any misrepresentations.

Dated: January 24, 2022

By: "Damon G. Williams"

Damon G. Williams
Chief Executive Officer
RBC Global Asset Management Inc.,
as trustee, manager, promoter and
principal distributor of the funds
(other than Series A units)

By: "Heidi Johnston"

Heidi Johnston
Chief Financial Officer, RBC GAM Funds
RBC Global Asset Management Inc.,
as trustee, manager, promoter and
principal distributor of the funds
(other than Series A units)

On behalf of the Board of Directors
of RBC Global Asset Management Inc.,
as trustee, manager, promoter and principal distributor of the funds (other than Series A units)

By: "Douglas Coulter"

Douglas Coulter
Director

By: "Daniel E. Chornous"

Daniel E. Chornous
Director

Certificate of the principal distributor of the funds (Series A units)

To the best of our knowledge, information and belief, this amendment no. 5 dated January 24, 2022, together with the annual information form dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021 and amendment no. 4 dated December 14, 2021, the simplified prospectus dated June 30, 2021, as amended by amendment no. 1 dated September 7, 2021, amendment no. 2 dated October 20, 2021, amendment no. 3 dated November 5, 2021, amendment no. 4 dated December 14, 2021 and amendment no. 5 dated January 24, 2022 and the documents incorporated by reference into the simplified prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the simplified prospectus, as amended, as required by the securities legislation of each of the provinces and territories of Canada and do not contain any misrepresentations.

Dated: January 24, 2022

ROYAL MUTUAL FUNDS INC.

By: “Michael Walker”

Michael Walker
President