

# Under the Hood: RBC Select Portfolios

Have you ever noticed how many complex things we use in our day-to-day lives? Take a car, for example. With the push of a button, it miraculously hums to life – but how many of us know what’s really going on underneath the hood?

The same can be said for RBC Select Portfolios. While simple and intuitive on the outside, your portfolio is built on a feature-rich platform that leverages all the skills and expertise RBC Global Asset Management (RBC GAM) has to offer, with the goal of delivering exceptional investment outcomes.

## Multi-fund structure

390+ investment professionals specialize in different regions and asset classes to deliver five portfolios – each one tuned for the needs of different investor profiles.

	Number of underlying funds	Strategic asset allocation
RBC Select Very Conservative Portfolio	23	
RBC Select Conservative Portfolio	28	
RBC Select Balanced Portfolio	37	
RBC Select Growth Portfolio	35	
RBC Select Aggressive Growth Portfolio	25	

● Fixed income ● Equity ● Cash

For illustrative purposes only, and subject to change over time.



## Strategic asset allocation

Strategic asset allocation is a lot like the engine of your portfolio. It can be considered the benchmark or “neutral” investment mix that anchors your portfolio through business and investment cycles.

## Harnessing 35+ years of asset allocation experience



1986

RBC Select Balanced Portfolio launches with 5 underlying funds spanning 2 asset classes and 5 sub-asset classes.<sup>1</sup>



2024

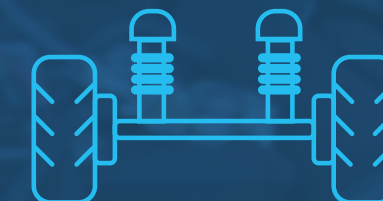
RBC Select Balanced Portfolio holds 37 underlying funds across 4 asset classes and 11 sub-asset classes, providing greater access to global markets.



### Diversification

Like the suspension on your car, diversification can provide a smoother experience.

Diversification across asset classes and geographic regions helps mitigate the impact of market fluctuations on your portfolio’s returns.



### Active management

An active approach to asset allocation is an important way to add value in rapidly changing markets. As an active manager, we aim to outperform the portfolio’s benchmark by applying key strategies.

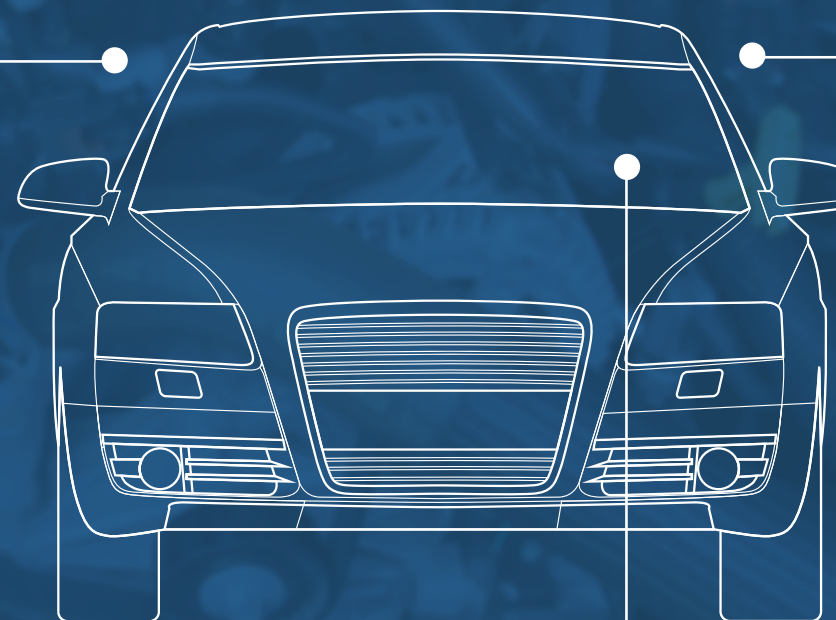


Fundamental, quantitative and technical research



### Disciplined process

We keep a watchful eye out for signs of investment risks and opportunities, whether markets are volatile or calm.



### Recent upgrades

Implemented a tactical sleeve to expedite certain tactical decisions through the use of futures and ETFs



Broadened alternatives exposure beyond real estate by investing in infrastructure to increase portfolio diversification.

### Research and development

Advanced technology helps us continually improve the way we:

- monitor and manage risk exposures
- optimize our global capabilities
- conduct scenario analysis

## Tactical asset allocation

Deviations from the strategic asset mix aim to position your portfolio for short-term market opportunities.



### RBC GAM Investment Strategy Committee (RISC):

Led by the Chief Investment Officer and made up of 14 senior investment professionals, RISC develops economic and market forecasts.



### RBC GAM Investment Policy Committee (IPC):

Based on RISC’s forecasts, IPC develops the tactical asset mix for your portfolio.



Portfolio Solutions Team: Implements and monitors these strategies.

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tactical asset mix changes over the past five years.<sup>2</sup>

<sup>1</sup> In 1986, RBC Select Balanced Portfolio was called Royal Trust Advantage Balanced Fund.

<sup>2</sup> As of November 20, 2024.

RBC Funds, PH&N Funds and BlueBay Funds are offered by RBC Global Asset Management Inc. and distributed through authorized dealers. Please consult your advisor and read the prospectus or Fund Facts documents before investing. There may be commissions, trailing commissions, management fees and expenses associated with mutual fund investments. Mutual fund securities are not guaranteed, their values change frequently and past performance may not be repeated.

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