



RBC Canadian Short-Term Income GIF Series 1

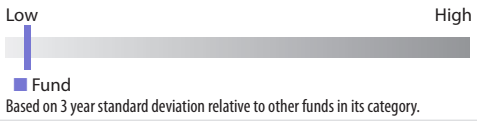
CIFSC CATEGORY: Canadian Short Term Fixed Income

LIPPER CLASS: Bond CAD Short Term

As of August 31, 2024

UNDERLYING FUND: RBC Canadian Short Term Income Fund - Series A

Volatility Meter



Investment Objective and Strategy

To provide a competitive level of monthly income by investing in short-term fixed-income assets. The Fund may achieve its investment objective by investing either directly in securities of issuers or indirectly through one or more underlying fund. The Fund currently invests substantially all of its assets in the RBC Canadian Short-Term Income Fund but may invest in a substantially similar underlying fund in the future.

Fund Details

Asset Type	Bond
Launch Date	9/18/2006
Currency	CAD
AUM (\$M)	5.07
NAV (\$)	11.90

Buy Guide

Standard Deviation (%)	3.05
MER (%)	2.11
Load Type	OPT
Minimum Initial Investment (\$)	1,000
Minimum Subsequent Investment (\$)	1,000
RRSP Eligible	Yes

Fund Codes

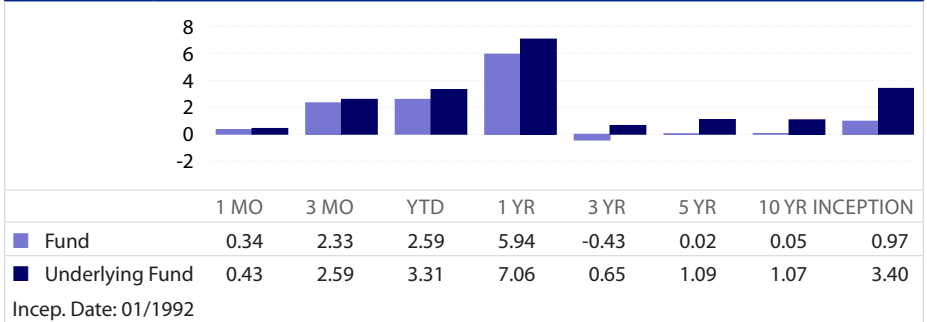
ISC	RLI 220
DSC*	RLI 200
LSC*	RLI 210
CBO	--
NL RBC Insurance only	RLI 260

*Capped to new investors

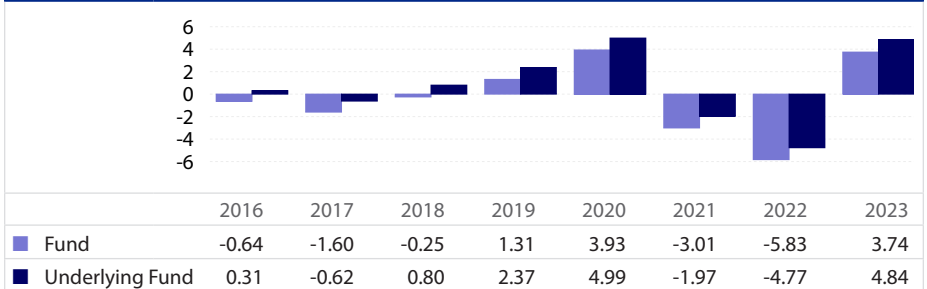
Portfolio Characteristics of the Underlying Fund as of 07/31/2024

Number of Securities	353
Average Nominal Maturity (Years)	3.78
Average Duration (Years)	2.60
Average Coupon (%)	3.18
Yield to Maturity (%)	4.03

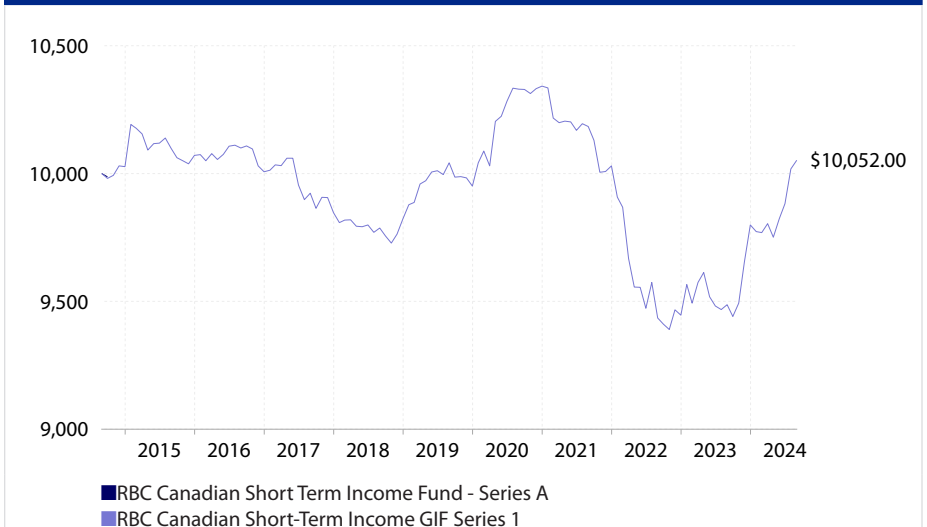
Annual Compound Returns (%)



Calendar Year Returns (%)



Growth of a \$10,000 Investment in the Fund



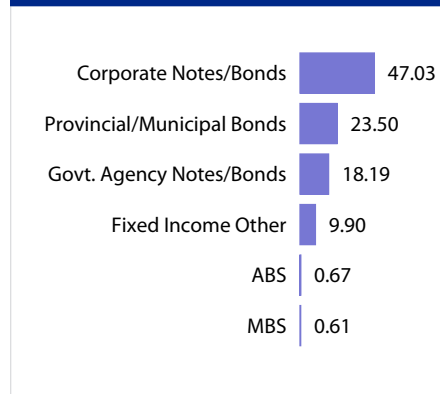
NB: The performance history of the underlying fund(s) have been included for reference purpose only. The performance of the segregated fund will always vary from that of the underlying fund due to timing differences between purchases/redemptions of both funds, and the higher costs of the segregated fund in terms of the guaranteed benefits and certain administrative costs which are exclusive to the segregated fund. Past performance is not indicative of future returns.

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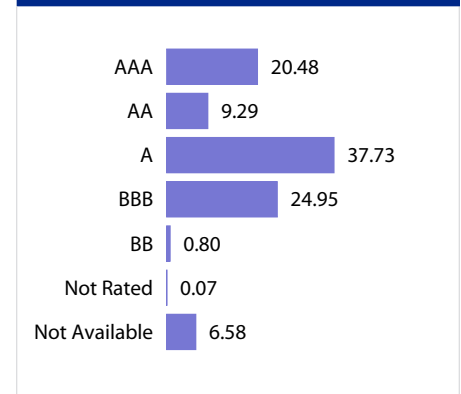
Top Holdings of the Underlying Fund as of 07/31/2024

NAME	%
Canada (Government) 3.5% 01-MAR-2028	3.07
Canada (Government) 3.25% 01-SEP-2028	3.03
Ontario, Province of 2.6% 02-JUN-2027	2.26
Canada (Government) 1.25% 01-MAR-2027	2.23
Ontario, Province of 2.4% 02-JUN-2026	1.98
Quebec, Province of 2.5% 01-SEP-2026	1.87
Canada (Government) 2.75% 01-SEP-2027	1.73
Quebec, Province of 2.75% 01-SEP-2025	1.71
Canada (Government) 4% 01-MAR-2029	1.61
Ontario, Province of 1.05% 08-SEP-2027	1.60
TOTAL	21.09

Bond Type Allocation of the Underlying Fund as of 07/31/2024



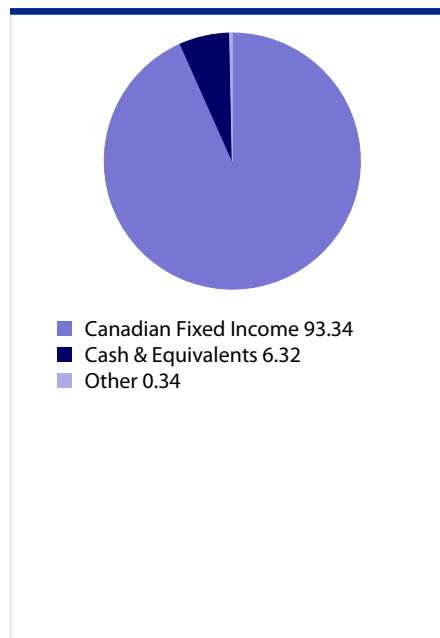
Credit Quality Allocation of the Underlying Fund as of 07/31/2024



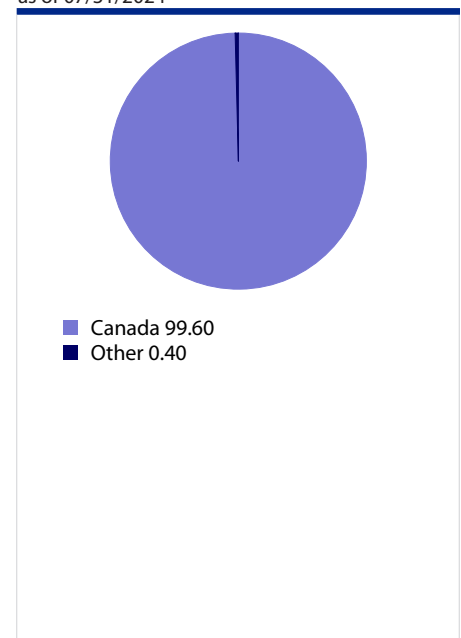
Fund Management

FUND MANAGEMENT COMPANY	
Name	RBC Life Insurance Company
Address	6880 Financial Drive, West Tower P.O. Box 515, Station A -- Ontario L5A 4M3 Canada
Telephone	(866) 223 7113
Website	www.rbcinsurance.ca
ADVISOR INFORMATION	
Investment Advisor	RBC Global Asset Management Inc
Sub-Advisor	RBC Global Asset Management Inc
PORTFOLIO MANAGER(S)	
	Walter Posiewko

Asset Allocation of the Underlying Fund as of 07/31/2024



Geographic Allocation of the Underlying Fund as of 07/31/2024



Any amount that is allocated to a segregated fund is invested at the risk of the contract holder 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 unit holders of such funds. /™ Trademark(s) of Royal Bank of Canada. Used under licence.

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