



**AMENDMENT NO. 3** dated December 15, 2015 to the annual information form dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015 and amendment no. 2 dated September 24, 2015.

**RBC FUNDS AND RBC PRIVATE POOLS**  
**Series A, Advisor Series, Series H, Series D, Series F, Series I and Series O units**

RBC Monthly Income High Yield Bond Fund

**Series T5 and Series FT5 units**

RBC QUBE Low Volatility Canadian Equity Fund

RBC QUBE Low Volatility U.S. Equity Fund

RBC QUBE Low Volatility Global Equity Fund

**Series A, Series T5, Series D and Series FT5 units**

RBC International Dividend Growth Fund

**Series FT5 units**

RBC Global Dividend Growth Fund

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

This amendment no. 3 dated December 15, 2015 to the annual information form of the funds dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015 and amendment no. 2 dated September 24, 2015 (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. 3 dated December 15, 2015 to the simplified prospectus of the funds dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015 and amendment no. 2 dated September 24, 2015. The annual information form should be read subject to this information.

## Summary

### ***Name change for RBC Monthly Income High Yield Bond Fund***

Effective January 25, 2016, the name of RBC Monthly Income High Yield Bond Fund will be changed to “RBC Strategic Income Bond Fund”.

### ***Qualification of new series of the funds***

This amendment no. 3 qualifies for distribution: (a) Series T5 and Series FT5 units of each of RBC QUBE Low Volatility Canadian Equity Fund, RBC QUBE Low Volatility U.S. Equity Fund and RBC QUBE Low Volatility Global Equity Fund; (b) Series A, Series T5, Series D and Series FT5 units of RBC International Dividend Growth Fund; and (c) Series FT5 units of RBC Global Dividend Growth Fund.

## Amendments

In order to effect this qualification, the annual information form is amended as follows:

(a) The front cover is amended by adding footnote 27 as follows:

“<sup>27</sup> Offering Series A, Advisor Series, Series T5, Series H, Series D, Series F, Series FT5, Series I and Series O units only.”

(b) The front cover is amended by adding footnote 28 as follows:

“<sup>28</sup> Offering Series A, Advisor Series, Series T5, Series D, Series F, Series FT5 and Series O units only.”

- (c) The front cover is amended by replacing the footnote 18 reference following the name RBC QUBE Low Volatility Canadian Equity Fund with a footnote 27 reference so that the name of the fund appears as follows:

“RBC QUBE Low Volatility Canadian Equity Fund<sup>27</sup>”

- (d) The front cover is amended by replacing the footnote 18 reference following the name RBC QUBE Low Volatility U.S. Equity Fund with a footnote 27 reference so that the name of the fund appears as follows:

“RBC QUBE Low Volatility U.S. Equity Fund<sup>27</sup>”

- (e) The front cover is amended by replacing the footnote 18 reference following the name RBC QUBE Low Volatility Global Equity Fund with a footnote 27 reference so that the name of the fund appears as follows:

“RBC QUBE Low Volatility Global Equity Fund<sup>27</sup>”

- (f) The front cover is amended by replacing the footnote 6 reference following the name RBC International Dividend Growth Fund with a footnote 28 reference so that the name of the fund appears as follows:

“RBC International Dividend Growth Fund<sup>28</sup>”

- (g) The front cover is amended by deleting footnote 20 and replacing it with the following:

“<sup>20</sup> Offering Series A, Advisor Series, Series T5, Series T8, Series H, Series D, Series F, Series FT5, Series I and Series O units only.”

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

This amendment no. 3 dated December 15, 2015, together with the annual information form of the funds dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015 and amendment no. 2 dated September 24, 2015, the simplified prospectus dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015, amendment no. 2 dated September 24, 2015 and amendment no. 3 dated December 15, 2015 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: December 15, 2015

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)

By: "Frank Lipka"

Frank Lipka  
Chief Financial Officer  
and Chief Operating Officer  
RBC Global Asset Management Inc.,  
as trustee, manager, promoter and  
principal distributor of the funds  
(other than Series A)

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)

By: "Douglas Coulter"

Douglas Coulter  
Director

By: "Daniel E. Chornous"

Daniel E. Chornous  
Director

## **Certificate of the principal distributor of the funds (Series A)**

To the best of our knowledge, information and belief, this amendment no. 3 dated December 15, 2015 together with the annual information form of the funds dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015 and amendment no. 2 dated September 24, 2015, the simplified prospectus dated June 24, 2015, as amended by amendment no. 1 dated July 30, 2015, amendment no. 2 dated September 24, 2015 and amendment no. 3 dated December 15, 2015 and the documents incorporated by reference into the simplified prospectus, 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: December 15, 2015

### **ROYAL MUTUAL FUNDS INC.**

By: "Kirk D. Dudtschak"

Kirk D. Dudtschak  
President and Chief Executive Officer