



The following is a summary of the principal features of this fund. You can find more detailed information about the fund in the prospectus. The prospectus is available on the RBC Global Asset Management Inc. (RBC GAM) website at [www.rbcgam.com/etfs](http://www.rbcgam.com/etfs), or by contacting RBC GAM at [etfs.investments@rbc.com](mailto:etfs.investments@rbc.com), or by calling 1-855-RBC-ETFS (722-3837).

### Quick facts

|                        |                    |   |                                       |
|------------------------|--------------------|---|---------------------------------------|
| <b>Inception Date:</b> | September 15, 2011 | <b>Distributions:</b>                                 | Monthly                               |
| <b>Exchange:</b>       | TSX                | <b>Registered Account Eligibility:</b>                | RRSPs, RRI's, RESPs, DPSPs and TFSA's |
| <b>Ticker Symbol:</b>  | RQA                | <b>Dividend Reinvestment Plan (DRIP) Eligibility:</b> | Not offered                           |
| <b>CUSIP:</b>          | 74931B104          | <b>Management Expense Ratio:</b>                      | 0.24%                                 |
| <b>Currency:</b>       | CAD                | <b>Management Fee:</b>                                | 0.20% of NAV in Maturity Year         |

### What does the fund invest in?

The investment objective of the fund is to provide income, for a limited period of time ending on the fund's termination date, by replicating, to the extent possible, the investment results that correspond generally to the performance, before the fund's fees and expenses, of the DEX 2013 Maturity Canadian Corporate Bond Index.\* The fund expects to primarily use an index replication strategy to track as closely as possible the performance of the index. However, the fund may use a sampling strategy to achieve its objective, if such an approach is appropriate. It is anticipated that the fund will terminate on or about November 30, 2013.

The DEX 2013 Maturity Canadian Corporate Bond Index is designed to represent the performance of a held-to-maturity portfolio consisting of, primarily, Canadian dollar-denominated investment grade corporate bonds with effective maturities in 2013 that meet certain criteria. Further information regarding the index is available on the website of the index provider, FTSE TMX Global Debt Capital Markets Inc. at [www.canadianbondindices.com](http://www.canadianbondindices.com).

The charts below give you a snapshot of the fund's investments on July 31, 2013. The fund's investments will change.

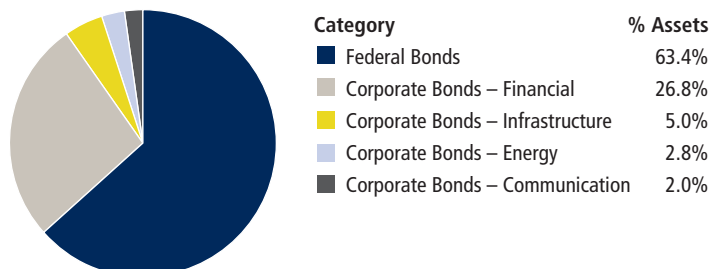
### Top 10 investments (July 31, 2013)

- 1 CANADIAN TREASURY BILL 0.00% 21 NOV 13
- 2 BANK OF NOVA SCOTIA 4.56% 30 OCT 13
- 3 VW CREDIT CANADA INC. 2.55% 18 NOV 13
- 4 HYDRO ONE INC. 5.00% 12 NOV 13
- 5 ROYAL BANK OF CANADA FRN 5.45% 04 NOV 18
- 6 HONDA CANADA FINANCE INC. 5.61% 12 SEP 13
- 7 BANK OF MONTREAL 5.05% 03 SEP 13
- 8 NATIONAL BANK OF CANADA 5.55% 15 NOV 18
- 9 TRANSCANADA PIPELINES LTD. 5.05% 20 AUG 13
- 10 SHAW COMMUNICATIONS INC. 7.50% 20 NOV 13

**Total Investments: 13**

The top 10 investments make up 95% of the fund.

### Investment mix (July 31, 2013)



### How has the fund performed?

This section tells you how the fund has performed since the date it was created. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

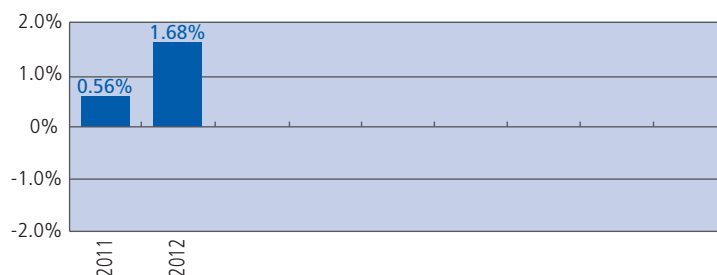
It's important to note that this doesn't tell you how the fund will perform in the future, as past performance may not be repeated. Also, your actual after-tax return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund since the date the fund was created would have \$1,027 as at July 31, 2013. This works out to an annual compound return of 1.5%.

### Year-by-year returns<sup>1</sup>

This chart shows how the fund performed since the date it was created.



<sup>1</sup> Inception date September 15, 2011.

**How risky is it?**

All investments involve risk. When you invest in the fund, the value of your investment can go down as well as up. For a description of the specific risks of this fund, see the fund's prospectus.

**How much does it cost?**

The following tables show the fees and expenses you could pay to buy and own units of the fund.

**1. Sales charges**

Investors will incur customary brokerage commissions when buying or selling units of the fund on the TSX. No fees are paid by investors to RBC GAM or the fund in connection with buying or selling units of the fund on the TSX.

**2. Fund expenses**

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As of June 30, 2013, the fund's expenses were 0.24% of its value. This equals \$2.40 for every \$1,000 invested.

**Annual rate (as a % of the fund's value)**

**Management expense ratio (MER)**

This is the total of the fund's management fee and operating expenses.

0.24%

**Trading expense ratio (TER)**

These are the fund's trading costs. The trading expense ratio represents total commissions and other portfolio transaction costs expressed as an annualized percentage of daily average net asset value during the period.

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**Fund expenses**

The amount included for fund expenses is the amount arrived at by adding the MER and TER.

0.24%

(Fund expenses is the total of all ongoing expenses set out in the two above rows and is not a separate expense charged to the fund.)

**3. Other fees**

Upon an exchange or redemption of funds units, RBC GAM may charge to unitholders, at its discretion, an administrative fee of up to 0.05% of the exchange or redemption proceeds to offset certain transaction costs associated with the exchange or redemption.

**What if I change my mind?**

Under securities law in some provinces and territories, you have:

- the right to cancel your purchase within 48 hours after you receive confirmation of the purchase, or
- other rights and remedies if this document or the fund's prospectus contains a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

**For more information**

Contact RBC GAM or your advisor for a copy of the fund's prospectus and other disclosure documents.

RBC Global Asset Management Inc.  
155 Wellington Street West  
Suite 2200  
Toronto, ON M5V 3K7

Toll-free: 1-855-RBC-ETFs (722-3837)

Email: [etfs.investments@rbc.com](mailto:etfs.investments@rbc.com)

Website: [www.rbcgam.com/etfs](http://www.rbcgam.com/etfs)

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† The trading expense ratio is not applicable to fixed-income transactions.