



RBC Balanced Growth & Income Fund

RBC Balanced Growth & Income Fund combines core Canadian and global fixed income securities with high-quality, income-oriented stocks. As a solution for today's market, the Fund aims to deliver several objectives:

- Portfolio stability;
- Dependable and diversified income; and
- Long-term growth potential.

A portfolio built for stability

The Fund is designed to provide portfolio stability through its diversified asset mix and a broad range of income strategies. Additionally, the portfolio managers have the flexibility to actively manage asset allocation to help minimize volatility and downside risks.

Dependable, diversified income

By drawing income from various types of bonds and equities, the portfolio managers aim to strike the right balance between relatively high income today and capital growth in the long term to help reduce the effects of inflation.

Positioned to achieve long-term growth

The **fixed income portfolio** maintains a balance of government, investment grade corporate and high-yield bonds. The portfolio managers aim to ensure that the Fund's fixed income portion is well positioned, regardless of the interest rate or economic environment.

The **equity portfolio** is driven by fundamental research, with high-quality Canadian, U.S., European and emerging market income-oriented stocks at its core. The equity strategy is aimed at creating the right balance between current income, dividend growth and long-term capital appreciation.

APPROPRIATE FOR INVESTORS WHO:

- Are seeking a mix of fixed income securities and income-producing equities in a single fund.
- Want an investment that combines capital growth and income potential.
- Plan to invest for the medium to long term and can accept some fluctuations in the value of their investment.

FUND FACTS

- Invests in a portfolio of RBC Funds, PH&N Funds, BlueBay Funds and individual equity securities.
- A diversified, income-oriented and global balanced solution.
- Competitive management fee.
- Minimum investment
 - Registered plans: \$500
 - Non-registered plans: \$500
 - Additional investments: \$25
- Launched in August 2013.
- Target asset mix:
 - 60% equities
 - 40% fixed income

RBC Balanced Growth & Income Fund at a glance



The above pie chart represents the target asset mix for RBC Balanced Growth & Income Fund.

Managed by an award-winning firm

As Canada's largest mutual fund company,¹ and winner of Lipper's Best Overall Funds Group for eight of the past 10 years,² RBC Global Asset Management (RBC GAM) offers a comprehensive suite of domestic and global equity, fixed income and ETF investment solutions designed to help investors meet their long-term financial goals. Investors in the fund will benefit from the expertise of the three veteran portfolio managers leading the fund, and their combined 60+ years of experience. As a result, investors can feel confident that the Fund will benefit from the best that RBC GAM has to offer in a core balanced income investment.

Why RBC Balanced Growth & Income Fund?

- A straightforward and diversified global asset mix.
- Dependable income from a wide range of sources.
- Tax-efficient T5 payout option.
- A flexible mandate focused on portfolio stability, enhancing income potential and long-term growth.
- Among the industry's lowest fees.
- Led by the award-winning RBC GAM team.



Jennifer McClelland

Vice President & Senior Portfolio Manager, Canadian Equities

Jennifer began her investment career in 1993. She is a member of the Canadian Equity Committee and is responsible for income-oriented Canadian equity mandates. Jennifer has a Bachelor's Degree in Economics from the University of Western Ontario and is a CFA charterholder.



Brad Willock

Vice President & Senior Portfolio Manager, U.S. Equities

Brad joined the firm in May 1996. He is a member of the U.S. Equity Committee and is responsible for income-oriented U.S. equity mandates. Brad has a Bachelor of Commerce, a Bachelor of Science, and is a CFA charterholder.



Sarah Riopelle

Vice President & Senior Portfolio Manager, Investment Solutions

Sarah began her investment career in 1996. She is a member of the RBC GAM Investment Strategy Committee and is responsible for the firm's Portfolio Solutions. Sarah has a Bachelor of Commerce in Finance and International Management from the University of Ottawa and is a CFA charterholder.

The **RBC Funds®** family offers a comprehensive lineup of mutual funds designed to deliver effective investment solutions to help investors build better portfolios. Our funds are backed by the strength of an experienced investment team at **RBC Global Asset Management Inc.**

With offices in several financial centres around the world, **RBC Global Asset Management Inc.** is one of Canada's largest money managers.

To find out more about RBC Funds, contact your advisor.

¹Source: IFIC, June 30, 2017.

²Best Overall Funds Group (PH&N Funds: 2010-2013, 2016; RBC Funds: 2007-2008, 2014). Lipper Awards were based on best risk-adjusted performance for the periods ended July 31, 2016 and 2014; October 31, 2012, 2011 and 2010; November 30, 2009; and December 31, 2007 and 2006. From Thomson Reuters Lipper Awards, © 2016 Thomson Reuters. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited. www.lipperfundawards.com.

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

® / ™ Trademark(s) of Royal Bank of Canada. Used under licence. © RBC Global Asset Management Inc. 2017



**Global Asset
Management**