

Standard Portfolio – Conservative

Performance Profile

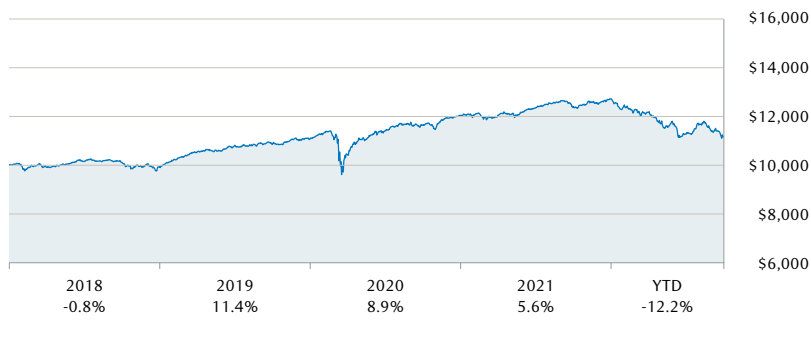
Data as of September 30, 2022



The focus of this portfolio is wealth preservation while including an element of growth. The portfolio will typically include fixed income Exchange Traded Funds (ETF) as well as some allocation to growth assets. The exposure to equity ETF is to enhance the potential for growth.

Historical total return January 1, 2018 to September 30, 2022

Growth of \$10,000

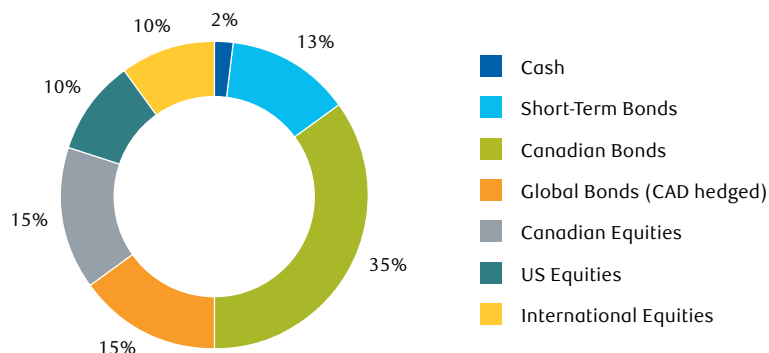


Key Characteristics (as of September 30, 2022)

Inception date	January 1, 2018
Number of Holdings (ETFs)	6
Approximate Number of Holdings (Stocks/Bonds)	6,356
Dividend Yield	2.61%
Management Expense Ratio* (MER)	0.12%

* MER does not include InvestEase management fee for advice and portfolio management.

Target Asset Mix Summary



Trailing Returns (as of September 30, 2022)

1 mo.	-2.4%
3 mo.	-1.0%
6 mo.	-8.2%
YTD	-12.2%
1 yr	-9.7%
3 yr	0.7%
Since Inception	3.0%

65%

Fixed Income & Cash

35%

Equity



RBC InvestEase Inc. (“RBC IE”) is a restricted portfolio manager providing access to model portfolios consisting of RBC iShares ETFs. Each model portfolio holds up to 100% of RBC iShares ETFs. RBC iShares ETFs are comprised of RBC ETFs managed by RBC Global Asset Management Inc. (“RBC GAM”) and iShares ETFs managed by BlackRock Canada Limited (“BlackRock Canada”). RBC GAM and BlackRock Canada entered into a strategic alliance to bring together their respective ETF products under the RBC iShares brand, and to offer a unified distribution support and service model for RBC iShares ETFs. Other products and services may be offered by one or more separate corporate entities that are affiliated to RBC IE, including without limitation: Royal Bank of Canada, RBC Direct Investing Inc., RBC Dominion Securities Inc., RBC Global Asset Management Inc., Royal Trust Corporation of Canada and The Royal Trust Company. RBC IE is a wholly-owned subsidiary of Royal Bank of Canada and uses the business name RBC InvestEase. The services provided by RBC IE are only available in Canada.

The information contained in this document has been compiled by RBC IE from sources believed to be reliable, but no representation or warranty, express or implied, is made by RBC IE, its affiliates or any other person as to its accuracy, completeness or correctness. All return values, charts, illustrations, examples and other demonstrative content contained in this document have been provided for illustrative purposes only as of the date of this document, are subject to change without notice and are provided in good faith but without legal responsibility. Although efforts are made to ensure the accuracy and completeness of the information contained in this document at the time of publication, errors and omissions may occur.

Past performance is not a guide to future performance, future returns are not guaranteed, and a loss of original capital may occur. Hypothetical historical data used in this document, including any underlying assumptions used, is not indicative of future performance or value. Any upward or downward trend presented is not an indication that the portfolio is likely to increase or decrease in value at any time.

The returns and performance information presented here does not reflect actual client portfolio or composite returns. The performance information presented in this document is based on a hypothetical model portfolio, and is intended to help illustrate the general performance of the investment strategy while removing the variability that results from implementation at a particular client level.

The hypothetical asset allocation returns are based on: 1) historical data relevant to the asset mix in RBC IE Standard Portfolios or RBC IE Responsible Investing Portfolios, 2) assumes daily rebalancing as per the asset mix of each RBC IE portfolio, 3) market close prices are used for all valuations, 4) includes the weighted-average management expense ratio charged by the underlying ETFs in RBC IE Standard and Responsible Investing Portfolios, 5) excludes any trading and account related costs, and 6) excludes RBC IE 0.50% annual management fee and any applicable sales taxes. For this reason, there is no expectation that the model returns will perfectly replicate the actual performance of any client following the same portfolio strategy. For more information on the range of weighted-average management expense ratios applicable to the ETFs held in RBC IE portfolios, please refer to Pricing at <https://www.rbcinvestease.com/>.

The following exchange traded funds have been used for each RBC IE Standard Portfolio and Responsible Investing Portfolio: iShares Core Canadian Short Term Bond Index ETF, iShares Core Canadian Universe Bond, iShares ESG Canadian Aggregate Bond Index ETF, iShares ESG Canadian Short Term Bond Index ETF, iShares Global Government Bond Index (CAD Hedged) ETF, iShares Core S&P/TSX Capped Composite, iShares ESG Aware MSCI Canada Index ETF, iShares Core S&P 500 Index ETF, iShares ESG Aware MSCI USA Index ETF, iShares Core MSCI EM IMI, MSCI EAFE IMI, iShares ESG Aware MSCI EAFE Index ETF, iShares ESG Aware MSCI EM Index ETF. Prior to April 2019, RBC IE only offered the Standard Portfolios consisting of the following exchanged traded funds: RBC Canadian Short Term Bond Index, RBC Canadian Bond Index, RBC Global Government Bond (CAD Hedged) Index, RBC Canadian Equity Index, RBC U.S. Equity Index, RBC International Equity Index, RBC Emerging Markets Equity Index.

This material is prepared for general circulation and does not have regard to the particular circumstances or needs of any specific person who may read it. To the full extent permitted by law, neither RBC IE nor any of its affiliates, nor any other person, accepts any liability whatsoever for any direct, indirect or consequential loss arising from, or in connection with, any use of this document or the information contained herein. No matter contained in this document may be reproduced or copied by any means without the prior written consent of RBC IE. Additional information available upon request.