

Standard Portfolio – Balanced

Performance Profile

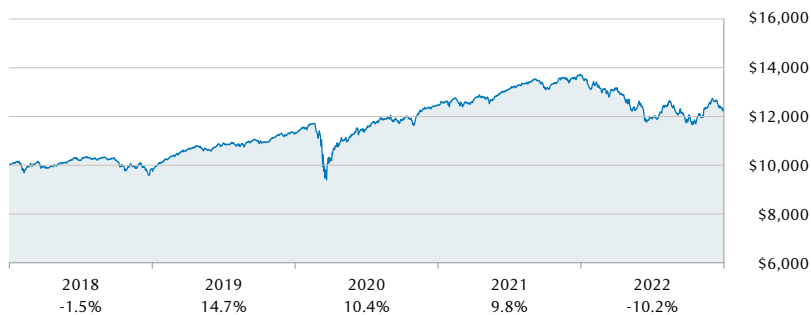
Data as of December 31, 2022



The focus of this portfolio is to earn slightly higher returns with a secondary focus on wealth preservation. The portfolio may include exposure to all asset classes and attempts to balance the allocation between equity and fixed income Exchange Traded Funds (ETF). It carries moderate risk of loss over the investment horizon.

Historical total return January 1, 2018 to December 31, 2022

Growth of \$10,000

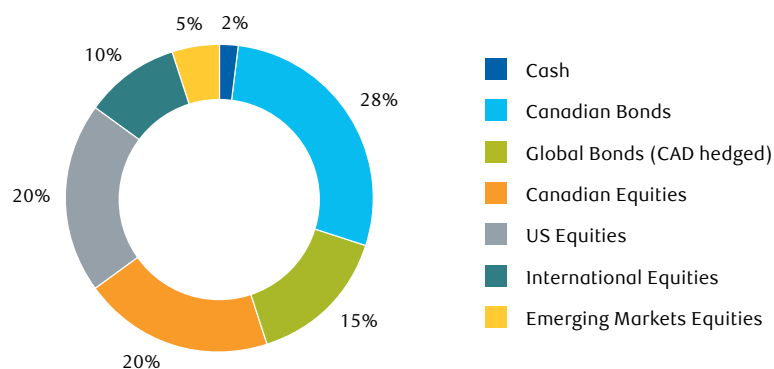


Key Characteristics (as of December 31, 2022)

Inception date	January 1, 2018
Number of Holdings (ETFs)	6
Approximate Number of Holdings (Stocks/Bonds)	8,540
Dividend Yield	2.37%
Management Expense Ratio* (MER)	0.13%

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

Target Asset Mix Summary



Trailing Returns (as of December 31, 2022)

1 mo.	-2.9%
3 mo.	4.3%
6 mo.	3.1%
YTD	-10.2%
1 yr	-10.2%
3 yr	2.8%
5 yr	4.2%
Since Inception	4.2%

45%

Fixed Income & Cash

55%

Equity



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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.

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