



Insurance

# GIF Top Picks

RBC Insurance

Our Team

Mike Jackson CFP, CLU, CIM®, FMA, FCSI

Senior Sales Consultant – Wealth | RBC Life Insurance  
Company

Suite 320 - 2985 Virtual Way, Vancouver, BC, V5M 4X7

T. 604-699-2345 | F. 604-683-3320 | C. 604-363-7583

Email: [mike.jackson@rbc.com](mailto:mike.jackson@rbc.com)

Sara Ho

Internal Sales Consultant - Wealth | RBC Life Insurance  
Company

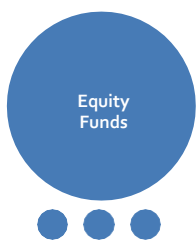
Suite 320 - 2985 Virtual Way, Vancouver, BC, V5M 4X7

C. 236-838-4334 | F. 604-683-3320

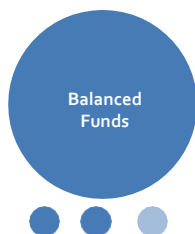
Email: [sara.ho@rbc.com](mailto:sara.ho@rbc.com)

## What are the benefits of a PAC Strategy?

1. No need to time the market
2. Establishes a consistent, emotion-free investment routine
3. Smooths out volatility



- **RBC Global Dividend Growth** – As the name would imply, this fund is looking for strong blue chip companies around the world who have a track record of growing their dividends. This fund may achieve its investment objective by investing either directly in securities of issuers or indirectly through one or more underlying funds. The fund will be more volatile but does offer the global exposure.
- **RBC Global Equity** – The Fund invests in high-quality, industry-leading companies from around the world and is suitable for investors to seeking economic and geographic diversification across the globe. This fund offers a simple, one-stop solution to gain exposure to a diverse array of investment opportunities in one broad portfolio. This fund, however, at this time it is only available in the Invest Series 75/75.
- **RBC Emerging Markets Dividend** – This fund is ideal for investors who want exposure to companies with above average dividend yields that are located or active in emerging market countries. Same as the RBC Global Equity GIF this fund is also only available for Invest Series 75/75.
- **RBC US Dividend** – The manager Brad Willock is the single largest unitholder of this fund with the majority of his wealth in the fund. Essentially Brad wins by not losing, and he also has the ability to have up to 20% Fixed Income should he deem it necessary. He has a very consistent approach without a lot of peaks and valleys, the fund has been designed for downside protection.



- **RBC Global Growth & Income GIF** – This fund was launched in May 2018 and is a sister fund to the ones listed below. It provides a combination of capital growth and modest income. This fund is balanced with a 60/40 split in favor of equities. This fund has 0% Canadian exposure and is a FoF structure.
- **RBC Balanced Growth & Income** – Also has a 60/40 split in favor of equities, however for the equity portion it only consists of dividend producing equities, is FoF for outside North America & Fixed Income, but for NA equities it is individual holdings. Has overall Canadian exposure of approx. 35%.
- **RBC Conservative Growth & Income** – Very similar in structure to the Balanced Growth & Income, but with a 60-70% weighting to fixed income – so for very conservative clients, this may be of consideration. Given its high Fixed Income exposure, returns of late have been difficult.



- **RBC Select Balanced GIF** – This portfolio have performed very well over time and have been very dependable and consistent. They are a FoF structure being 65/35 in favor of equities.
- **RBC Global Balanced GIF** – This portfolio is similar to the one above but have much less exposure to the Canadian market.



- Given current market conditions and with low interest rates, consider using Balanced Funds as opposed to full Fixed Income funds therefore leaving the overall fixed income weighting and selection to the managers.