

# Asset Allocation Model Guidelines

	Income		Balanced			Growth		
Asset Allocation Model	1	2	3	4	5	6	7	8
Estimated Expected Return Rate	4.90%	5.70%	6.51%	7.23%	7.89%	8.47%	8.95%	9.37%
Risk/Standard Deviation	5.45%	6.46%	7.89%	9.51%	11.20%	12.78%	14.15%	15.43%
<b>Broad Asset Class</b>								
Cash & Fixed Income	90	78	62	46	32	20	10	2
Equity	10	22	38	54	68	80	90	98
<b>Sub-Asset Class</b>								
Cash & Money Market	10	2	2	2	2	2	2	2
CDs								
Intermediate-Term Fixed Inc.	80	76	60	44	30	18	8	
Long-Term Fixed Inc.								
Intermediate-Term Municipal								
Long-Term Municipal								
Corporate Fixed Inc.								
Mortgage Backed Fixed Inc.								
High Yield Fixed Inc.								
Large Cap Value Equity	5	8	10	16	20	23	25	25
Large Cap Growth Equity	5	8	10	16	20	23	25	25
Small Cap Value Equity			2	2	3	4	4	5
Small Cap Growth Equity			2	2	3	4	4	5
Mid Cap Equity			6	8	10	12	16	18
Balanced Funds								
Real Estate and REITS								
Futures/Commodities								
Venture Capital/L.P								
International Equity		6	8	10	12	14	16	20
International Fixed Inc.								
Emerging Equity								



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*These asset allocation models represent possible allocations based on responses to questions regarding personal circumstances, financial goals and individual risk tolerance. Asset allocation is only one of the pieces having varying degrees of importance in the overall performance of an investment vehicle. Past performance is never a guarantee of future results. There is no guarantee or assurance the portfolio you choose will produce the same results as any of the portfolio asset allocation models illustrated. These scenario assumptions are used in conjunction with Custom Portfolio Planning™ and are subject to change. While historical returns have been used as part of the input to generate these assumptions, past performance may not reflect and does not guarantee future performance. Estimated expected return rates should not be construed as projecting actual returns of your specific investments. This information is not intended to be used as the primary basis of investment decisions. Because of individual client requirements, it should not be construed as advice designed to meet the particular investment needs of any investor. The estimated expected return rates are forward looking projections based on current market conditions. The following components are considered when determining estimated expected return rates: forward looking assumptions, historical returns, dividend yield, rate of corporate earning growth, and changes in the price/earnings ratio, projected inflation, asset class risk premiums and on more subjective considerations that involve economic forecasting.*

*An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds. Prospectuses containing more complete information, including investment objectives, risks, fees and expenses, are available by calling your RBC Wealth Management Financial Consultant. Please read it carefully before investing or sending money.*

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