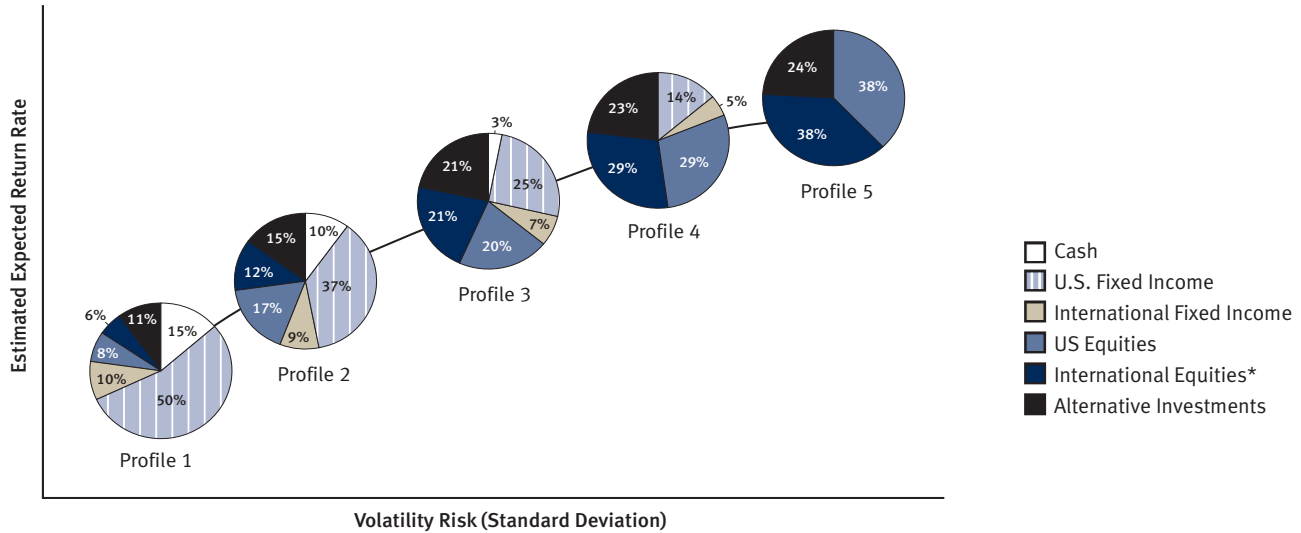


# RBC Expanded Model Portfolios™

Efficient Frontier



	Risk Profile – Asset Allocation Model				
Asset Class	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Broad Asset Class					
Cash & Fixed Income	75%	56%	38%	19%	0%
Equities	14%	29%	41%	58%	76%
Alternative Investments	11%	15%	21%	23%	24%
Statistics					
Estimated Expected Return Rate - Before Fees	5.1%	6.2%	7.5%	8.6%	9.5%
Volatility Risk (Standard Deviation)	4.7%	6.5%	9.3%	11.8%	14.3%
One Year Potential Gain	14.7%	19.5%	26.7%	33.5%	40.1%
One Year Potential Loss	-3.9%	-5.9%	-9.5%	-12.8%	-15.9%

	Risk Profile – Asset Allocation Model				
Asset Class	Profile 1	Profile 2	Profile 3	Profile 4	Profile 5
Sub Asset Class					
Cash	15%	10%	3%		
US Taxable Fixed Income	50%	32%	20%	7%	
High Yield Fixed Income		5%	5%	4%	
International Fixed Income	10%	9%	7%	5%	
Emerging Markets Fixed Income			3%	3%	
US Large Cap Value Equities	4%	5%	6%	9%	11%
US Large Cap Growth Equities	4%	5%	6%	9%	11%
US Mid Cap Equities		4%	4%	6%	8%
REITs			5%	6%	7%
US Small Cap Equities		3%	4%	5%	8%
International Equities	6%	12%	16%	22%	28%
Emerging Markets Equities			5%	7%	10%
Commodities	3%	4%	5%	5%	6%
Hedge Funds	5%	7%	6%	6%	4%
Managed Futures	3%	4%	5%	6%	7%



RBC Wealth Management®

## *RBC Expanded Model Portfolios™, continued*

Asset allocation involves building a mix of diversified investments, including combining investments that may react differently in various market environments in order to help moderate a portfolio's total volatility. By diversifying your investments over several asset classes, you may reduce risk and volatility while potentially achieving strong returns over time.

The asset allocation models shown here are guidelines that may help maximize the potential return of a portfolio, taking into account your risk profile and your investment time horizon.

- **Risk Profile** — Your risk profile is the level of volatility for your investments with which you are most comfortable. Your Financial Advisor can help you determine your risk profile for your investments, so you are comfortable with movements in your investment values as market conditions change.
- **Time Horizon** — The time horizon is the number of years before you will need the money you are investing; a longer time horizon may allow you to take more risk in your portfolio because you can stay invested through economic cycles. Working with your Financial Advisor, you may consider shifting to a more conservative asset allocation model as the time approaches to convert your investments to cash for your particular goals.

Your Financial Advisor can work with you to determine an appropriate asset allocation for your investments and build a customized investment framework.

*\* International investing involves risks not typically associated with U.S. investing, including currency fluctuation, foreign taxation, political instability and different accounting standards.*

*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. Thus, there is no guarantee or assurances that the portfolio you choose will produce the same results as any of the portfolio asset allocation models illustrated.*

© 2011 RBC Capital Markets, LLC. All rights reserved.