



Royal Bank of Canada International Currencies Fund Limited

RBC Wealth Management™





A smart choice for all types of investors

No matter what type of investor you are, most financial experts would agree on the importance of having a cash component in your portfolio. But how do you achieve this goal?

It's easy.

Money market funds are a smart way to help make these goals materialise. They are safe, highly liquid and give you the potential for a higher return than a traditional deposit account. Many major corporations and financial institutions position their short-term cash in this type of fund. The Royal Bank of Canada International Currencies Fund Limited (the Fund) can offer you a similar approach and can play an important role in diversifying your portfolio.

A Fund designed to make the most of your savings

Investments are held in a broad range of money market instruments and short-term debt vehicles such as bank deposits, government bonds and public debt securities. By diversifying your holdings in this way, there is less risk and a greater potential for performance when it comes to growing your savings.

In addition, you can gain from strength in numbers since your investment is pooled with those of other shareholders. With this larger pool of capital, our fund managers can access financial instruments at "wholesale" or "institutional" rates not normally available to the individual investor.

You'll enjoy greater advantages

INVEST WITH CONFIDENCE

With a AAA credit rating from Moody's Investor Services, you'll feel secure knowing your assets are in good hands. As one of the world's 50 largest banks, you can count on our global network with access to investment professionals located around the world, to give you an important edge.

NO ENTRY OR EXIT FEE

100% of your money goes to work for you from the very first day you invest because there are no initial up-front and exit fees.

QUICK AND EASY ACCESS TO YOUR MONEY

The Fund is single-priced (the price you buy or sell at is the same) and dealings take place every business day, which means you control how quickly you want to liquidate your investment.

CHOOSE YOUR CURRENCY

Shares are available in two major currency classes: Sterling, and U.S. dollar. And if your needs change, you can easily switch between currency classes at any time and at no cost to you.

KEEP WELL INFORMED

You have access to daily prices and performance by phone or through our website at www.rbcwminternational.com. We will make sure you are kept informed by sending you our annual report as well as investment statements twice a year.

Is this the right Fund for you?

The answer is simple. The Fund can meet many different needs and is right for anyone who wants to:

- Use it as the cash portion of a balanced portfolio or a place to "park" uninvested cash
- Enter the world of offshore investing without the risk of investing directly in bonds or equities
- Find a safe, liquid investment vehicle to accumulate savings
- Diversify and hold a portion of your funds in a currency other than your base currency

Although money market funds offer the liquidity and easy access associated with bank accounts, they are an investment vehicle and therefore should be operated as such.



IT'S EASY TO GET STARTED

Our relationship managers are dedicated to helping you create an investment portfolio that is right for you. By working to include a cash management strategy, you know you're on the right track. To discuss our investment funds, talk to your local RBC Wealth Management office or visit our website at www.rbcwminternational.com.

If you are already a RBC Wealth Management client, we recommend you speak with your relationship manager.

