

RBC Canadian Dividend Fund

Canadian Equity

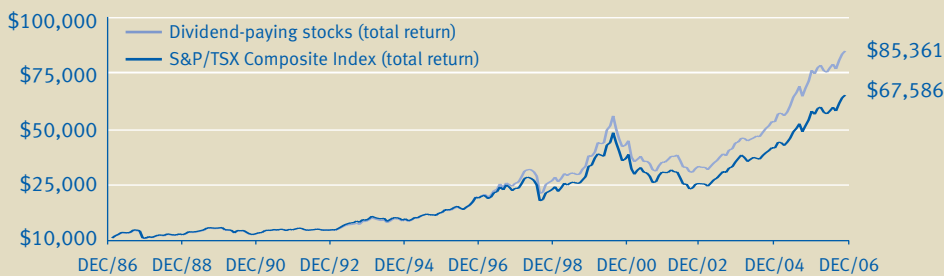
A solid foundation for your portfolio

The RBC Canadian Dividend Fund invests in a concentrated selection of blue-chip Canadian companies whose stable and/or growing earnings provide above-average dividend yields.

Why dividends?

Companies that issue dividends tend to be firmly established businesses with consistent growth potential. As the graph below indicates, over the past 20 years, dividend-paying stocks have delivered strong returns compared to the overall market.

Dividend-paying stocks have historically outperformed the overall stock market



Source: RBC CM Quantitative Research

Why the RBC Canadian Dividend Fund?

The RBC Canadian Dividend Fund offers exposure to a concentrated group of approximately 50 stocks with proven consistency in paying dividends and the potential to increase dividends.

Since its inception in 1993, the fund has provided the following:

- › Higher returns with less than half the volatility of the S&P/TSX Composite Index*
- › Regular dividend income that benefits from preferential tax treatment

*Volatility is measured by beta, which compares the variability of a security (such as the RBC Canadian Dividend Fund) to the overall market.

Portfolio managers' investment approach

- › The RBC Canadian Dividend Fund is managed with a conservative approach, concentrating on companies with stable earnings and strong long-term growth prospects.
- › The emphasis is on companies whose shares are attractively valued and have an above-average dividend yield.
- › For growth, managers target companies that can increase their dividends or that have the potential for takeovers, special dividends and stock buybacks.
- › Managers focus on dividend paying stocks, which benefits investors as dividend income paid by these companies receive preferential tax treatment.

Fund facts

Appropriate for investors who

- › Seek long-term growth potential and a consistent stream of tax-advantaged dividend income
- › Seek equity exposure to established Canadian companies with lower volatility
- › Are willing to accept medium investment risk

Minimum investment[†]

- › Registered plans — \$500; non-registered plans — \$1,000; additional investments — \$25

Investment objectives

- › To achieve long-term capital growth and produce regular dividend income that benefits from preferential tax treatment

Portfolio manager profiles



Stu Kedwell, CFA
Vice President and Senior Portfolio Manager
RBC Asset Management Inc.

- › Joined RBC Dominion Securities in 1996 and later became a member of the RBC Investments Portfolio Advisory Group; joined RBC Asset Management in 2002.
- › Is a member of the RBC Investment Strategy Committee, responsible for establishing the global asset mix strategies across the entire investment management platform, including portfolios for institutions and high net worth private clients.



Doug Raymond
Vice President and Senior Portfolio Manager
RBC Asset Management Inc.

- › Has over 20 years of experience in the investment industry providing investment management advice to both individuals and institutions; joined RBC Asset Management in 2002.
- › Was formerly a managing director of RBC Capital Markets and a member of the firm's Investment Strategy Committee and its Equity Selection Sub-Committee.
- › Managed RBC Investments Portfolio Advisory Group, responsible for providing investment ideas and portfolio advice to investment advisors.

Invest with confidence

The RBC Funds® family offers a comprehensive lineup of mutual funds designed to deliver effective investment solutions to help investors build better portfolios. Our funds are backed by the strength of an experienced investment team at RBC Asset Management Inc.

Led by Chief Investment Officer Dan Chornous, RBC Funds are managed according to a rigorous investment philosophy and management process. RBC Asset Management provides a broad range of investment services to investors through mutual funds, pooled funds and separately managed portfolios.

With over \$80 billion in assets under management and offices in several financial centres around the world, RBC Asset Management is one of Canada's largest money managers.



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Please consult your financial advisor and read the prospectus before investing. There may be commissions, trailing commissions, management fees and expenses associated with mutual fund investments. Mutual funds are not guaranteed; their values change frequently, and past performance may not be repeated. RBC Funds are offered by RBC Asset Management Inc. and distributed through authorized dealers.

[†] Minimum investment must be maintained

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