

The investment opportunity set and its possibilities

Immediately Available, IMA-Compliant Investment Solutions (Standard OCIO w/ White-Labelled Reporting)

Future Solutions (White-Labelled OCIO)

SCHEDULE "A"

34 FUNDS COVERING:

Fixed Income

Canadian Money Market
 Short-Term Bonds
 Universe Bonds
 Corporate Bonds
 Private Placement Corporate Debt
 Commercial Mortgages
 Global Sovereign Bonds
 High Yield Bonds
 Emerging Market Debt
 Global Multi-Asset Credit

Equities

Canadian Equities
 Canadian Low Volatility Equities
 U.S. Equities
 U.S. Low Volatility Equities
 International Equities
 Global Equities
 Global Low Volatility Equities

Alternatives

Canadian Core Real Estate
 Global Infrastructure

BESPOKE PORTFOLIOS

Complete customization of client portfolio(s) within the permitted strategies and scope of service.

MODEL PORTFOLIOS

Stable Return
 Contingency
 Asset Management Reserves
 Target Date 3-5 yrs
 Target Date 5-10 yrs
 Target Date 10+ yrs

Short-Term Reserves (3-5 yrs)
 Mid-Term Reserves (5-10 yrs)
 Long-Term Reserves (10+ yrs)

MODEL BUILDING BLOCKS

Money Market
 Short-Term Bonds
 Universe Bonds
 Corporate Bonds
 Global Sovereign Bonds
 Global Credit

Canadian Equities
 U.S. Equities
 International Equities
 Global Equities
 Low Volatility Equities
 Private Markets

BUILDING BLOCKS (UNITIZED)

ONE Money Market Fund
 ONE Short-Term Bond Fund
 ONE Universe Bond Fund
 ONE Global Bond Fund

ONE Canadian Equity Fund
 ONE U.S. Equity Fund
 ONE International Equity Fund
 ONE Private Markets Fund

Schedule A

Eligible Funds

<i>Fixed Income</i>	<i>Equity - Canadian</i>
PH&N Canadian Money Market Fund	PH&N Canadian Equity Value Fund
PH&N Bond Fund	PH&N Canadian Equity Fund
PH&N Enhanced Total Return Bond Fund	RBC Vision Canadian Equity Fund
RBC Vision Bond Fund	RBC Vision QUBE Fossil Fuel Free Low Volatility Canadian Equity Fund
RBC Vision Fossil Fuel Free Bond Fund	RBC QUBE Low Volatility Canadian Equity Fund
PH&N Short Term Bond & Mortgage Fund	RBC QUBE Canadian Equity Fund
RBC Vision Fossil Fuel Free Short Term Bond Fund	<i>Equity - Global</i>
PH&N Corporate Bond Trust*	PH&N US Equity Fund
PH&N Private Placement Corporate Debt Fund*	RBC QUBE US Equity Fund
RBC Commercial Mortgage Fund*	RBC QUBE Low Volatility U.S. Equity Fund
RBC Global Bond Fund	RBC International Equity Fund
RBC Emerging Markets Bond Fund	PH&N Overseas Equity Fund
<i>Alternative Investments</i>	RBC Global Equity Focus Fund
RBC Canadian Core Real Estate Fund*	RBC Global Equity Leaders Fund
RBC Global Infrastructure Fund*	RBC Vision Global Equity Fund
<i>Fixed Income - Credit & HY</i>	RBC Vision Fossil Fuel Free Global Equity Fund
RBC High Yield Bond Fund	RBC QUBE Low Volatility Global Equity Fund
PH&N High Yield Bond Fund	RBC QUBE Global Equity Fund
BlueBay Total Return Credit Fund	