



Royal Bank of Canada
Registered Retirement Savings Plan

Your investment statement

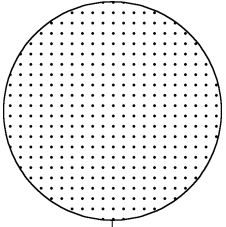
July 1, 2023 to December 31, 2023

Your account number
456021443

Your branch
200 BAY ST-MAIN FLR
TORONTO ON
M5J 2J5

DEO GRATIAS MADINGU
438 PRESLAND RD
OTTAWA ON
K1K 2B5

Your beneficiary information
NONE APPOINTED

Summary of your investments	Value on Jun 30 2023 (\$)	Value on Dec 31 2023 (\$)	Change (\$)	Investment mix Dec 31 2023 (%)
A Savings Deposit	64.32	64.62	0.30	 A 100.00%
B Guaranteed-Return GICs				
C RBC MarketSmart GICs				
Total	\$64.32	\$64.62	\$0.30	

Change in the value of your account	This period (\$)	Year-to-date (\$)	Since May 04 2021 (\$)
Beginning account value	64.32	12,061.13	
Amount in			27,607.00
Amount out		-12,000.00	-27,616.00
Change in the value of your account	0.30	3.49	73.62
Value of your account on December 31, 2023	\$64.62	\$64.62	\$64.62

Your account performance	6 Month (%)	1 Year (%)	Since May 04 2021 (%)
Your personal rate of return	0.47	0.71	0.38

For important information about this summary page, please see the end of this statement.

Your investment activity with Royal Bank of Canada

Your savings deposit activity		Amount of transaction (\$)	Total value (\$)
Transaction			
RBC Savings Deposit			
	Opening Balance		64 . 32
Dec 31 2023	Interest Reinvested	0 . 30	64 . 62
Dec 31 2023	Closing Balance		64 . 62

Type of account
Registered Retirement Savings Plan

Your account number
456021443

Your investment statement
July 1, 2023 to December 31, 2023

How to reach us

- By telephone
1-800-463-3863
- By mail
Royal Bank of Canada
Mutual Funds &
Registered Plans
PO BOX 6001 Station A
Montreal, QC
H3C 3A9
- By e-mail
MFRP@rbc.com
- Visit our website
www.rbcroyalbank.com/invindex

How to invest with us

- Through Online Banking
www.rbconlinebanking.com
- Call an RBC advisor at
1-800-463-3863
- Visit your local branch

Information about your account

We have taken great care to ensure your client statement is correct. However, it is your obligation to review it carefully and notify us of any errors, omissions or objections to the information as presented within forty-five (45) days of deemed receipt of the statement.

Information about your rate of return

Your account summary section of your statement provides a personal rate of return for your account over the three time periods indicated. This section includes mutual funds and all other investment products held in your account. Please note that any RBC MarketSmart™ GICs are excluded from the account level personal rate of return calculation.

Your investment statement (deposits) section provides a personal rate of return for your GICs and Savings Deposit over the three time periods indicated. Please note that any RBC MarketSmart™ GICs are excluded from the personal rate of return calculation.

Your investment statement (mutual funds) section of your statement provides a personal rate of return for your mutual funds over the six time periods indicated.

Rates of return are calculated using a dollar-weighted (or money-weighted) methodology (daily valuation) which is an investment industry standard. The dollar-weighted methodology was selected because it takes into consideration the timing of your deposits and withdrawals. Due to the industry-mandated change in calculation method and data limitations, historic personal rates of return prior to January 1, 2016 are not available. Please refer to your June 30, 2016 account statement for your performance history based on the previous (time-weighted) calculation methodology. A rate of return shown for a period of less than one year is not annualized. A description of the methodology used to calculate your personal rate of return is available by visiting our web site at www.rbcroyalbank.com/return.

Information about the investments you hold

Mutual funds are distributed through Royal Mutual Funds Inc. (RMFI). RBC Funds, PH&N Funds, BlueBay Funds and RBC Corporate Class Funds are offered by RBC Global Asset Management Inc. (RBC GAM). RBC GAM, RMFI, Royal Bank of Canada, Royal Trust Corporation of Canada and The Royal Trust Company are separate corporate entities which are affiliated. RBC Funds, PH&N Funds, BlueBay Funds, RBC Corporate Class Funds and Royal Bank of Canada are related issuers of RMFI. RMFI is licensed as a financial services firm in the province of Quebec.

Mutual funds in your account are registered in your name with RBC GAM, the fund manager, and are held by RBC GAM on your behalf. RMFI, as the fund dealer, communicates your instructions to RBC GAM. This account structure is referred to as Client Name.

RMFI effected and is responsible for the accuracy and information relating solely to the mutual fund transactions reported in this statement. Royal Bank of Canada, Royal Bank Mortgage Corporation, Royal Trust Corporation of Canada or The Royal Trust Company, as applicable, effected the transactions for other investment products held in your account, such as savings deposits or GICs.

It is important that the information you provided about your investment time frame, investment objectives, risk tolerance and personal circumstances is current and up-to-date. If there has been any change to this information, please contact an RMFI mutual funds representative through your branch or by calling 1-800-463-3863 to notify them of the change.

Book Cost means the total amount paid to purchase an investment, including any transaction charges related to the purchase, adjusted for any reinvested distributions, returns of capital and corporate reorganizations. Book Cost is provided for information only and may not be appropriate for income tax purposes. Please consult your tax advisor to confirm your calculations when completing your income tax return. If we did not have a record of your Book Cost as at June 30, 2015, the market value as at that date (and not the cost of the investment) was used as the Book Cost and provided to RBC GAM, and adjusted afterwards as described above. Transfers in are also shown at Book Cost unless we were not advised of the Book Cost, in which case market value at the date of transfer (and not the cost of the investment) is used as the Book Cost and adjusted afterwards as described above, and is indicated with an asterisk.

Accounts Outside of Quebec: Customers' accounts are protected by the MFDA Investor Protection Corporation within specific limits. Customers with accounts in Quebec are generally not covered by the IPC. Please refer to the IPC Coverage Policy on the website at www.mfda.ca/ipc for a description of the nature and limits of coverage, or contact the IPC at 1-888-466-6332. For Quebec Accounts: Clients of mutual fund dealers that are registered with the Autorité des marchés financiers (AMF) may benefit from fraud protection through the Fonds d'indemnisation des services financiers (financial services compensation fund). More information is available on the AMF site at www.lautorite.qc.ca or at 1-877-525-0337.

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A message to Pre-Authorized Payment (PAP) participants

RMFI has obtained permission from securities regulators to send the Fund Facts to investors with Pre-Authorized Payments (PAPs) for mutual funds offered by RBC Global Asset Management Inc. annually after a new version is filed only if they request it. Consequently, you will not automatically receive the new Fund Facts unless you request it at the time you enroll in the PAP. Notwithstanding the foregoing, you can request the new Fund Facts at anytime at any RBC Royal Bank branch, by calling 1-800-463-3863 or, by visiting funds.rbcgam.com/investor-information or www.sedar.com.

You do not have a right to withdraw from a completed purchase under a PAP, except the initial purchase. However, the rights available to you under securities law with respect to misrepresentation will continue to apply regardless of whether you request or receive a new Fund Facts. In addition, you continue to have the right to terminate your PAP and future purchases at any time.