Arcus 6Y UK Defensive Growth Deposit Plan (RBC10)

ISIN	UKX-DIGX-18JUN29
Issuer	Royal Bank of Canada (rated AA (Fitch), Aa1 (Moody's), AA- (S&P))
Underlying	FTSE 100
Start Date	16 Jun 2023
Maturity Date	18 Jun 2029
Term	6 years
Potential Interest	Minimum interest: 15% at maturity Maximum interest: 36.4% at maturity
Capital at Risk	N/A – deposit
Expected tax	Income tax
Min. investment	£3,000
Ways to invest	Direct, ISA, ISA transfer, SIPP, SSAS, trusts, corporates, charities
Fees	Expected to be around 0.50% (included in the terms of the Plan)
Application deadlines	ISA transfers: 26 May 2023 | Other investments: 9 Jun 2023

Potential Outcomes at Maturity

Is the FTSE 100 at or above 80% of its Start Level?	Interest
Yes	+36.4%
No	+15%

Target Market

Client type: Retail

Ability to bear loss: No

Return required: Growth

Investment horizon: Long term (6 years)

	Basic	Informed	Sophisticated
Advised sales	Y	Y	Y
Non-advised sales (with appropriateness)	N	N	N

Please see 'intended retail investor' in the KID for a complete description of the Issuer's target market for this plan.

Simulated Performance

	HISTORICAL SCENARIO
Maximum interest paid at maturity	99.84%
Minimum interest paid at maturity	0.16%

Source: Future Value Consultants, 21 April 2023. Historical scenario 15 years. This simulated performance is provided for illustration purposes only and is not a reliable indicator of the future returns or risks of this Plan. Further simulations, including forward-looking simulations, are available on request, together with high level analysis in the client Brochure and an independent report from Future Value Consultants.