



Royal Bank of Canada

The FTSE Growth Deposit Plan (Issue 1)

Investment Summary

FSCS Protection for eligible investors

Product Facts and Features

Deposit Taker: Royal Bank of Canada (London Branch) (RBC)
 (*Credit Ratings: Standard & Poor's; AA-, Moody's; Aa2, Fitch; AA)

Administrator and Custodian: James Brearley & Sons Limited

Term: 6 years 2 weeks

Investment Type: Market Linked Deposit

Participation Rate: 100% Participation in the growth of the FTSE™ 100 Index at maturity

Cap Level: 130% of the Initial Index Level

Initial Index Level: The Closing Level of the FTSE™ 100 Index on the Strike Date

Capital Protection: Your Initial Capital will be returned in full at maturity regardless of the performance of the Index

Availability: Direct; ISA/ISA Transfers; Pensions; Companies; Trusts; Charities; Offshore Bonds

Taxation: Income Tax

Royal Bank of Canada offers investment banking, securities and investment management services to corporations, financial institutions, governments and high net worth individuals worldwide. The company is market leading in retail banking in Canada. RBC is registered in England and Wales and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

It is Canada's largest bank by market capitalization with broad leadership in financial services; one of North America's leading diversified financial services companies; a top 15 bank globally based on market capitalization, with operations in 36 countries including 86,000+ employees and more than 16 million clients worldwide.

RBC are the Deposit Taker for the FTSE Growth Deposit Plan; therefore investors are exposed to the risk of them defaulting on their obligation to repay the capital and any returns due under the terms of the Deposit Plan.

Source: RBC 30.07.2019

Example Payoff Table

The table below details the returns that can be expected given various performance levels of the Underlying Index at Maturity Date. You can see here that returns are capped at 30%, any rise above this level will not be returned to the investors.

% Performance of the FTSE at Maturity	Investment Deposit Returns
50%	130%
30%	130%
10%	110%
0%	100%
-10%	100%
-30%	100%
-50%	100%

*Source: Bloomberg 11/09/2019. Credit ratings should not be relied upon or considered to be an assurance of a financial institution's stability or its ability to meet its obligations.

Key Dates

Plan Opening Date: 12th September 2019
ISA transfer deadline date: 9th October 2019
Cheque application deadline: 16th October 2019
All other application form deadlines: 23rd October 2019
Strike Date 30th October 2019
Deposit Start date: 4th November 2019

Minimum Investment: £10,000

RBC Reference: UKX-CP-30OCT25

Investment Description

This is a 6 year 2 week Deposit Plan based on the performance of the FTSE™ 100 Index. At maturity, the investor receives a return of 100% of any positive growth in the FTSE™ 100 Index. For example, at maturity, if the FTSE™ 100 Index had risen 10% from the Initial Index Level, the investor will receive 100% of their investment back plus a 10% growth payment (10% x 100%).

The Deposit Plan is constructed to offer a potential maximum return of 30% to the redemption date if the Underlying Index rises to 130% of the Initial Index Level. Beyond this level, no further growth will be applicable – the Cap Level is 30% therefore.

The opportunity for full capital protection and capital growth is the key aim of this investment. The investment is linked to one of the best-known indices in the world and investors will benefit from growth in the Underlying Index.

The initial investment, minus any initial Adviser Fee, will be returned in full on the Maturity Payment Date, regardless of the performance of the Underlying Index.

The Underlying Index

The **FTSE™ 100** Index represents the performance of shares in the most valuable companies listed on the London Stock Exchange. The components are the largest companies by Market Capitalisation (which measures the value of all the shares outstanding in that company, regardless of where they're held). The Index weights companies by size, so the largest companies in the Index have the greatest effect on its performance and most of these have strong international exposure, which means the Index isn't solely representative of the UK economy.



Source: Bloomberg 04.09.2019; date range 30.08.1999 - 30.08.2019





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Suitability

This Deposit may be suitable for investors who:

- Are seeking the opportunity for higher returns than current cash rates at the time this Deposit Plan is launched
- Understand how the capital protection works
- Wish to have exposure to the Underlying Index (capital growth investors)
- Understand the returns are capped at 30% (5% p.a. over the 6 year term)
- Are looking to invest for the medium to long term, being happy to remain invested until the Maturity Date
- Can afford to have their cash invested for the full term of the Deposit Plan
- Wish to use this investment as part of a well-diversified portfolio
- Understand the risk to capital in the event of a Deposit Taker default
- Should they need to encash their investment before maturity, accept that the trading price may mean they get back an amount less than they invested

This Deposit may not be suitable for investors who:

- Have not received advice, completed an appropriateness test or spoken to a financial adviser who deems the Deposit Plan appropriate for them
- Don't understand the risks of the Deposit Plan
- Require a guaranteed income
- Don't want exposure to an equity Index
- Require access to their investment over the term
- Are unsure how the Deposit Plan works
- Do not have at least £10,000 to invest
- Are not comfortable that their investment may be at risk if the Deposit Taker becomes insolvent
- Cannot make an informed decision based on the information within this brochure or from the Deposit Taker's Key Investment Document (KID)

Risks

All investments carry risk. Prior to investing in the Deposit Plan you need to make sure you fully understand the risks you are taking and accept these. Having read the Brochure and supporting material, if there are any areas that you are still unsure about, please consult with your financial adviser who will be able to help you.

Deposit Taker Risk

There is a risk that the Deposit Taker could go into administration, become bankrupt or collapse. This would mean that it could fail to make the payments due in relation to the Deposit Plan. In the event of this happening an Investor could lose some or all of their investment as well as any of the returns to which they may otherwise have been entitled.

Market Risk

Underlying asset performance may be volatile and subject to unpredictable changes over the investment term (see the chart of the Underlying Index on previous page). The value of your investment is affected by movements in the price of this Index and a fall may result in you not receiving any return on your Initial Capital. Your investment does not directly invest in the Underlying Index, therefore you are not eligible for dividends.

Early Redemption Risk

You should be prepared to hold the Deposit Plan until maturity. It may be possible, subject to normal market conditions and regulatory, legal and financial or other conditions of the Deposit Taker or its affiliates, to withdraw from the Deposit Plan before the Maturity Date. If you decide to encash the Deposit Plan early you may not get back your Initial Capital. (Please see Liquidity risks on page 4 of the brochure).

Market Disruption Events

It is possible that a market disruption event might occur, such as trading disruption, changes to an index, changes to index providers or changes in tax legislation. In these circumstances, the Deposit Taker has the right to determine whether any adjustments to the terms of the Deposit Plan are required. These adjustments may include, but are not limited to: adjustments to the opening or final level of the Underlying Index, postponing observation dates and substitution of the Underlying Index. The Deposit Taker is required to act in good faith when making any adjustments.

Reinvestment Risk

To invest in the Deposit Plan, you need to deposit your capital for a set length of time. During this period, a rise or fall in interest rates may present other investment opportunities with a greater return. Should you decide to encash the Deposit Plan, you may get back less than your Initial Capital. (please refer to Early Redemption Risk wording on page 8 of the brochure).

Inflation Risk

The value of your investment and any returns you may qualify for are not linked to inflation. If inflation is high over the term of the Deposit Plan, the real value of the Deposit Plan may decrease thus affecting the real value of any returns you may receive.

Concentration Risk

You should speak to your advisor to make sure that your investments are diversified. Investing too much into any single investment increases concentration risk.

Taxation Risk

Tax legislation may change during the life of the Deposit Plan. The tax treatment described of this Deposit depends on the individual circumstances of each Investor and may be subject to change in the future. Neither IDAD nor James Brearley provide tax advice and you should seek independent tax advice if in doubt.

This Summary does not constitute investment advice from either IDAD or the Deposit Taker and must not be construed as such by advisers or investors. Capital is subject to Deposit Taker risk. Investors should read the brochure in full and be sure they understand the terms of the product before investing. IDAD Limited is Authorised and Regulated by the Financial Conduct Authority FCA FRN 740499. No part of this publication may be reproduced, copied or distributed without the prior permission in writing of IDAD. Returns from the Deposit are at risk in the event the Deposit Taker defaults on their financial obligations. All investors should seek advice from a suitably authorised financial adviser or complete appropriateness test where relevant.