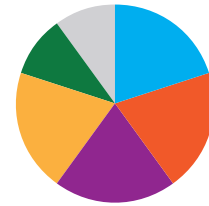


The Growth Portfolio

Portfolio Objective: Portfolio Strategy: Target Portfolio Allocation:

The primary objective of the Growth Focus portfolio is to invest in a portfolio of equities with an emphasis on returns earned primarily through capital appreciation. There will be risk to capital.

The strategy provides a diversified exposure to USD-denominated equities using Exchange Traded Funds (ETFs). The selection of ETFs will be primarily equity ETFs with a strong focus on high growth sectors and companies. The equity ETFs held will include small and mid-sized companies that are expected to grow faster than average over time, albeit with a higher level of volatility than large companies. Small and medium-sized companies generally do not pay much by way of dividends and as such most of the return achieved will be via price appreciation.



- Large Cap Growth Equities 20%
- Mid Cap Growth Equities 20%
- Small Cap Growth Equities 20%
- Technology Sector 20%
- Health Care Sector 10%
- Consumer Discretionary Sector 10%

Investment Advisor:

The Investment Advisor is RBC Investment Management (Caribbean) Limited. The Investment Advisor provides advice on portfolio allocation, ETF selection and portfolio rebalancing.

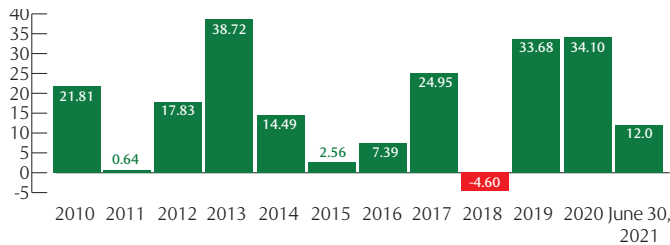
Target Portfolio Holdings: Average Annualised Return:

SPDR S&P 500 ETF	20%
Vanguard Mid-Cap Growth Index Fund ETF	20%
iShares Russel 2000 Growth ETF	20%
Vanguard Information Technology Index Fund ETF	20%
iShares Nasdaq Biotechnology ETF	10%
Vanguard Consumer Discretionary Index Fund ETF	10%

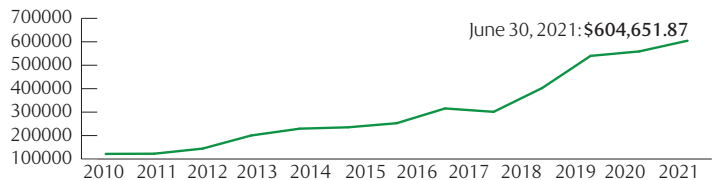
Returns to June 30, 2021	1 Year	3 Year	5 Year	10 Year
Growth	44.0%	21.3%	21.0%	16.3%
Benchmark	43.3%	20.8%	20.7%	16.1%

These returns do not include fees

Historical Return to June 30, 2021: The Value of a US\$100,000 Investment:



These returns do not include fees



These returns do not include fees

Who should invest? Market Outlook:

Investors seeking higher returns and those who can withstand a moderate level of risk. There is risk to capital, however, over the long-term this portfolio should outperform deposits and other short-term instruments. It is recommended investors have an investment time horizon of at least 5 years.

The U.S. economy grew at an annualized pace of 6.4% in Q1 2021, as vaccine distribution allowed for the re-opening of establishments and resumption of work. The US Federal Reserve maintained its target rate at 0%-0.25%, signaling a 2023 date for the resumption of interest rate hikes. Inflation data continues to come in well above trend as demand has increased and supply has been slow to catch up. Despite the rise in inflation, the 10-year U.S. treasury rate has declined 20 bps over the quarter to 1.47% as the market was reassured that the Fed is sticking to its 2023 timeframe as they believe inflation to be transitory. Job creation remains strong with 559,000 and 850,000

jobs created in May and June respectively. A multi-trillion dollar infrastructure package remains on the table as the U.S. House passed a US\$715 billion surface transportation and water infrastructure bill on July 1. The bill now heads to the Senate for approval. Additional infrastructure spending continues to be negotiated and we expect to see additional packages being approved, albeit slowly. This spending will keep the U.S. recovery strong for longer and support the job creation needed to get back to pre-pandemic levels. Risks remain with the Delta variant spreading rapidly, albeit with seemingly fewer hospitalizations and deaths in vaccinated populations.



Customised Investment Portfolios

Quarterly Report as at June 30, 2021

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Disclaimer:

The preceding information displays historical market performance of certain securities which would fall within the investment strategy of the portfolio and is for illustrative and education purposes only. Please remember that past performance of the securities identified is not indicative of future performance and there can be no assurance that the future performance of the securities referred to will meet the historical performance levels, or that the identified securities are the specific securities that will comprise the portfolio. Due to various factors, including changing market conditions, the content of the portfolio may be different.

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