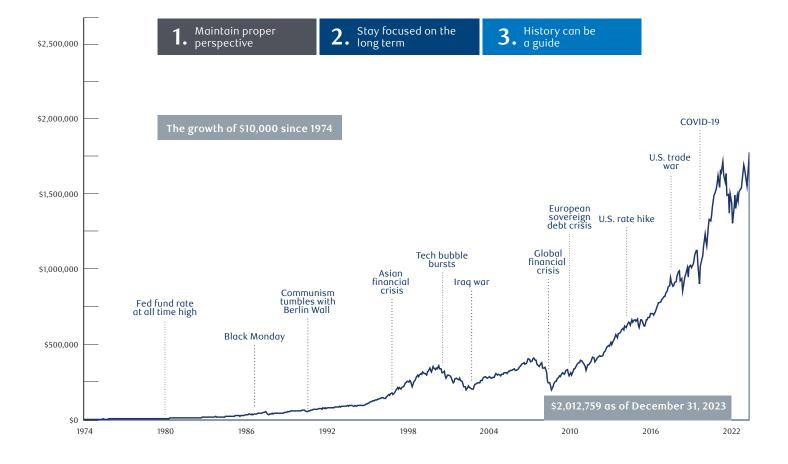
Crisis or opportunity?

Staying invested over time has its rewards



Wealth Management



S&P 500

Chart illustrates the growth of \$10,000 in the S&P 500 (total returns) from January 1, 1974 to December 31, 2023. An investment cannot be made directly in an index. Graph does not reflect transaction costs, investment management fees or taxes. If such costs and fees were reflected, returns would be lower. Past performance is not a guarantee of future results.

Source: Morningstar, RBC Global Asset Management. Values and performance are in USD.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.