



## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

# RBC Funds (Lux) - U.S. Ultra Short Fixed Income Fund

Class O (acc) - USD ISIN LU1760002797

A sub-fund of RBC Funds (Lux)

Management Company: Candriam Luxembourg

## Objectives and Investment Policy

The Fund aims to achieve a high level of current income consistent with preservation of capital by investing primarily in fixed-income securities from issuers in the U.S. market.

The Fund will invest, under normal circumstances, at least 80% of its assets in U.S. dollar denominated fixed income securities. These securities will be issued and pay interest in U.S. dollars. The Sub-Fund seeks to maintain a duration of 3-18 months. The Investment Manager will meet the Sub-Fund's investment objective by investing primarily in such high quality short duration U.S. dollar denominated fixed income securities across a broad spectrum of sectors from anywhere around the world, including government, corporate and

municipal sectors. The Sub-Fund may also invest in open-ended UCIs.

The Fund does not use derivatives.

For full details of the investment objective and policy of the Fund, please refer to the prospectus.

The share class of this Fund does not pay any dividends. Any income the Fund makes will be reinvested to grow your investment.

You can buy and sell shares on any day in which banks in Luxembourg are open for normal banking business, subject to the terms in the prospectus.

## Risk and Reward Profile

◆ Lower risk			Higher risk ◆			
◆ Typically lower rewards			Typically higher rewards ◆			
1	2	3	4	5	6	7

The Risk and Reward Indicator table illustrates where the share class ranks in terms of its potential risk and return. The higher the rank, the greater the potential reward, but also the greater the risk of losing money. The table uses a standard calculation method that is used by all companies who offer such funds within the European Union.

Please note that the lowest category does not mean a risk-free investment.

The shaded area in the table above shows the Class's ranking based on the Synthetic Risk and Reward Indicator. It is based upon how much the price of the Class has moved up and down in the past.

The share class is ranked at 1, because it invests in bonds whose returns tend to fluctuate more than those of cash funds but less than those of funds which invest in the shares of

companies. Please note that the calculation is based on past information and may not reliably predict how the share class will perform in the future. Its ranking may shift over time and therefore is not guaranteed to remain unchanged.

The Risk and Reward Indicator does not take into account the following:

- There may be a significant influence on the Fund's value if there are changes in the general level of short-term interest rates. If interest rates fall, the value of the Fund's shares will tend to rise. If interest rates rise, the value of shares will tend to fall.
- Prices of a debt security may fall if there is a downgrade in the issuer's credit rating or due to any other adverse news regarding the issuer.
- The market value of the Fund's investments will rise and fall based on specific developments and broader equity market conditions. The Fund's market value will also vary with changes in the general economic environment.

## Charges

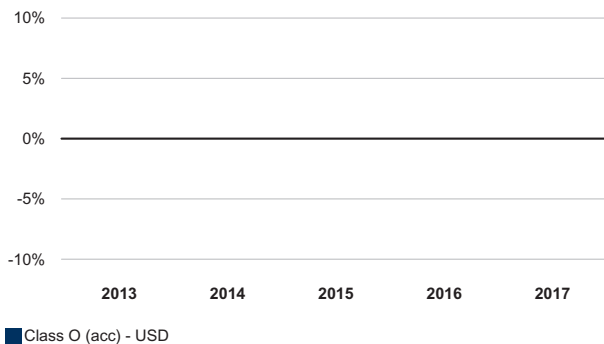
One off charges taken before or after you invest	
<b>Entry charge</b>	5.00%
<b>Exit charge</b>	0.00%
The entry and exit charges shown are maximum figures. In some cases, you might pay less. A conversion charge of up to 2.00% may also apply in certain circumstances.	
Charges taken from the Fund over a year	
<b>Ongoing charge</b>	0.20%
Charges taken from the Fund under certain specific conditions	
<b>Performance fee</b>	N/A

The charges you pay are used to pay the costs of running the Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The ongoing charge figure is based on an estimate of expected expenses which may vary from year to year.

For more information about charges, please see the prospectus available at [www.rbcgam.lu](http://www.rbcgam.lu).

## Past Performance



There is insufficient data to provide you with a useful indication of past performance.

Past performance calculated in USD.

This share class was launched on 5 July 2018.

## Practical Information

The Fund's Depository is RBC Investor Services Bank S.A.

Copies of the prospectus and the latest annual and semi-annual reports of RBC Funds (Lux), as well as other practical information, are available free of charge at the Registered Office of RBC Funds (Lux) at 14 Porte de France, L-4360 Esch-sur-Alzette, Luxembourg and on the website at [www.rbcgam.lu](http://www.rbcgam.lu). The prospectus and financial reports are prepared for the entire RBC Funds (Lux).

Prospective investors should inform themselves as to the tax consequences within the countries of their residence and domicile for the purchase, holding or sale of shares in RBC Funds (Lux). The Luxembourg tax legislation may have an impact on the personal tax position of the investor.

RBC Funds (Lux) is an umbrella fund offering several sub-funds whose assets and liabilities are legally segregated from each other.

The present document describes a share class of the Fund. Other classes are also available within this Fund. Further information on such classes, including the countries of registration and Key Investor Information Documents are available at [www.rbcgam.lu](http://www.rbcgam.lu).

Candriam Luxembourg and RBC Global Asset Management Inc. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

All or some of your shares may be converted into another share class or into shares of any class in another sub-fund of RBC Funds (Lux), subject to your eligibility.

RBC Funds (Lux) is authorized in Luxembourg and regulated by the local supervisory authority, the Commission de Surveillance du Secteur Financier (CSSF).

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Information regarding the Management Company's remuneration policy is available, free of charge, at [www.rbcgam.lu](http://www.rbcgam.lu).