

Regional impact investing collaborations with RBC GAM



September 30, 2022

A collaborative approach

Regional Impact Investment Collaborations are a strategic and coordinated approach providing likeminded investors with an opportunity to make market-rate impact investments in the communities they care about. Investors can aggregate assets to scale impact in specific geographies, focusing on critical social issues like affordable housing, small business & job creation, access to healthcare and education, and economic advancement for low income families. RBC GAM believes that we can help build stronger communities and build portfolios of high quality securities that meet investors' needs while increasing the flow of capital to designated communities.

Investment approach

- High credit quality fixed income investments which aim to provide competitive risk-adjusted returns
- Liquid and transparent
- Customized securitized pools of Agency-backed single family mortgages (FNMA, GNMA, FHLMC), Agency-backed multi-family affordable housing, SBA loans
- High impact taxable municipal issues that support positive social outcomes for communities
- 24 year track record in impact investing
- Collaboration with community-based and community focused loan originators

Why RBC

Disciplined fixed income investing dedicated to positive social and environmental impact

RBC GAM's impact offerings are high quality, liquid fixed income strategies that build stronger communities by financing affordable housing, job creation, healthcare, education, and infrastructure projects that foster sustainable economic development.

Improving environmental sustainability and economic prosperity for people, communities and the planet

We invest in projects that promote the health of the environment - including renewable energy, clean air and water, land preservation, efficient resource use, and environmental remediation. We invest in people - individuals or groups of individuals who are disadvantaged, vulnerable, marginalized or underserved either socially or economically.

The intersection of financial returns and social benefits

Investors can advance social justice through market-rate investments of customized securities, supporting underserved people and communities in the US.

Rigorous, proprietary impact measurement framework grounded in the UN Sustainable Development Goals

Our proprietary impact measurement framework evaluates all investment for influence on the United Nations Sustainable Development Goals (SDGs), a global agenda to end poverty, protect the planet, and ensure prosperity for all by the year 2030.

Areas of impact



Homeownership

Supporting low-to-moderate income families achieve the dream of owning their own home and building wealth.



Rental housing

Financing quality rental housing where rents are subsidized for low-to-moderate families.



Small business and job creation

Invest in businesses providing jobs and valuable services to underserved communities.



Education

Increased access to quality education as a key driver for upward socioeconomic mobility.



Healthcare

Support community clinics, nursing homes, and other healthcare facilities in communities in need.



Environmental sustainability

Focus on renewable energy, clean water and sanitation, and other projects that promote the health of the planet and combat the negative impacts of climate change.

[Click here to learn more about our ability to invest thematically.](#)

Success with regional collaborations

Minnesota Impact Investing Initiative (MI3) is launched



April 2017

Philanthropy California Collaborative launches



July 2020

Local Impact Fixed Income Targeting New Mexico (LIFT NM) established



May 2022

February 2019



Philanthropy Northwest Collaborative is established, supporting 6 states in the Pacific northwest

June 2021



MI3 crosses \$100 million in assets

Investment options

	Geographic designation	Thematic designation	Individual DTR report ¹	Collaborative specific impact investment collaborative report ²
Access Capital Community Investing				
Separate account (≥\$25 million)	Yes	Yes	Yes	Yes
Mutual fund ³	At ≥\$100,000	No	At ≥\$1 million	Yes
Impact Bond				
Separate account (≥\$25 million)	Yes	Yes	Yes	Yes
Mutual fund ³	No ¹	No	No	Yes
Customized separate account (≥\$25 million)	Yes	Yes	Yes	Yes

¹A report detailing the underlying loans in each security in which the participant invests

²A report detailing the underlying loans in each security RBC GAM invests in on behalf of the potential regional-specific collaborative.

³For mutual fund information, please visit intermediaries.rbcgam.com/us/

Learn more about RBC's impact investing strategies.

We would welcome the opportunity to discuss how a targeted collaboration like this might help unlock capital toward positive social impact in other regions nationally. We believe we can partner with investors to be a part of the solution to creating self-sustaining communities and businesses and witness their growth and prosperity. We look forward to serving as a resource as you explore ways to put your investment dollars to work to promote positive outcomes in your communities.

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