

**Investment Safety (44%) Most Important When Considering
Buying GICs; Liquidity (65%) Least Important Consideration**
*Canadians Interested in GICs That Offer Yearly Interest Rate
Increases (80%), Provide Regular Income (70%), and are Linked to the
Stock Market (65%)*

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Ipsos Reid

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Toronto, ON – Four in ten (44%) Canadians who have owned, currently own or might consider owning Guaranteed Investment Certificates (GICs) believe that the guaranteed principal, or the safety of their investment, is the most important consideration when deciding whether or not to buy a GIC, according to a new poll conducted by Ipsos Reid on behalf of RBC. Only one in ten (6%) past or current GIC owners, as well as those considering buying GICs in the future, believe that the guaranteed principal is the least important consideration when deciding whether or not to buy GICs.

One in three (32%), however, believe that getting the best or highest interest rate is most important when factoring in whether or not to purchase GICs, while more than one in ten (11%) believe it is least important. Two in ten (16%) look at the certainty of what the return will be, or the guaranteed rate, in their decision to buy GICs, although more (18%) believe this is the least important factor in their decision. Only one in ten (8%) factor in liquidity, or the flexibility to cash in the GIC before the maturity date, when considering buying GICs. Two-thirds (65%) of Canadians who have owned/currently own or are considering owning GICs believe that liquidity is the least important consideration when deciding whether or not to buy a GIC.

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When it comes to buying GICs, current and potential investors seem most interested in increased benefits and flexibility. Four in five (80%) are 'interested' (25% very/55% somewhat) in GICs that 'will guarantee a rate of interest that increases each year (e.g. 1.2% in the first year, 1.6% in the second year, then 2.5% in the third year)'. Only two in ten (20%) say they are 'not interested' (6% not at all/14% not very) in GICs guarantee a yearly interest rate increase.

Seven in ten (70%) are 'interested' (15% very/55% somewhat) in GICs that 'allow you to elect a regularly scheduled amount to be paid out', which means investors would be provided a regular income. Three in ten (30%), however, are 'not interested' (8% not at all/23% not very) in GICs that regularly schedule pay outs. Two-thirds (65%) are 'interested' (16% very/50% somewhat) in GICs that are 'linked to equity/stock market performance in a way that their principal is guaranteed but the return potential is linked to the equity or stock markets'. Conversely, one-third (35%) are 'not interested' (10% not at all/25% not very) in GICs linked to equity or stock market performance.

These are some of the findings of an Ipsos Reid poll conducted between June 11th to 18th, 2012, on behalf of RBC. For this survey a sample of 1,297 Canadians, with minimum household assets of \$2,500, from Ipsos' Canadian online panel was interviewed online. Weighting was then employed to balance demographics to ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. A survey with an unweighted probability sample of this size and a 100% response rate would have an estimated margin of error of +/- 3 percentage points, 19 times out of 20, of what the results would have



been had the entire population of adults in Canada been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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