ROYAL BANK OF CANADA
Form 424B2
March 12, 2019

STRUCTURED INVESTMENTS Opportunities in U.S. and International Equities	March 2019 MSELN-376-C Registration Statement No. 333-227001 PRICING SUPPLEMENT Dated March 8, 2019 Filed Pursuant to Rule 424(b)(2)

$7,561,000 Contingent Income Auto-Callable Securities due March 12, 2020
Based on the Worst Performing of the S&P 500® Index, the Russell 2000® Index and the NASDAQ 100® Index
Principal at Risk Securities

Contingent Income Auto-Callable Securities do not guarantee the payment of interest or the repayment of principal. Instead, the securities offer the opportunity for investors to earn a contingent quarterly payment equal to 2.00% of the stated principal amount (8.00% per annum), if the closing level of each underlying index on the applicable quarterly determination date is greater than or equal to 78.00% of the initial index level (the “coupon threshold level”). In addition, beginning with the contingent payment date occurring in June 2019, the securities will be automatically called for an amount per security equal to the principal amount plus the contingent quarterly payment if the closing level of each underlying index is equal to or exceeds its initial index level on one of the first three determination dates. However, if the securities are not automatically called, the payment at maturity due on the securities will be the stated principal amount only if the final index level of each underlying index is greater than or equal to 78.00% of the initial index level (the “downside threshold level”). Investors will be exposed to the decline in the closing level of the worst performing underlying index, as compared to its initial index level, on a 1 to 1 basis if the final index level of any underlying index is below its downside threshold level on the final valuation date. Under these circumstances, the payment at maturity will be less than 78.00% of the stated principal amount and could be zero. Moreover, if the closing level of any underlying index on a determination date is less than its coupon threshold level, you will not receive any contingent quarterly payment on the applicable contingent payment date. As a result, investors must be willing to accept the risk of not receiving any contingent quarterly payments and also the risk of receiving payment at maturity that is significantly less than the stated principal amount of the securities and could be zero. Investors could lose their entire initial investment in the securities. Investors will not participate in any appreciation of any underlying index. The securities are our senior unsecured obligations, issued as part of our Series H Senior Global Medium-Term Notes program. All payments on the securities are subject to our credit risk.

FINAL TERMS

Issuer:	Royal Bank of Canada
Underlying indices:	S&P 500® Index (“SPX”), the Russell 2000® Index (“RTY”) and the NASDAQ 100® Index (“NDX”)
Aggregate principal amount:	$7,561,000
Stated principal amount:	$1,000 per security
Pricing date:	March 8, 2019
Issue date:	March 13, 2019
Final valuation date:	March 9, 2020
Maturity date:	March 12, 2020
Automatic early redemption:	On the first three contingent payment dates, the securities will be automatically called if, on the immediately preceding determination date, the closing level of each underlying index is equal to or greater than its initial index level.

Early redemption payment:	The early redemption payment will be payable on the applicable contingent payment date, and will be an amount equal to (i) the stated principal amount plus (ii) the contingent quarterly payment with respect to the related contingent payment date.
Contingent quarterly payment:	· If the closing level of each underlying index on the preceding determination date is greater than or equal to its coupon threshold level, we will pay a contingent quarterly payment of $20.00 (2.00% of the stated principal amount) per security on the related contingent payment date. · If the closing level of any underlying index on a determination date is less than its coupon threshold level, no contingent quarterly payment will be made with respect to that contingent payment date. It is possible that one or more underlying indices will close below their respective coupon threshold levels on at least one determination date, so that you will receive few or no contingent quarterly payments during the term of the securities.
Determination dates:	June 10, 2019, September 9, 2019, December 9, 2019 and the final valuation date, subject to postponement as described below.
Contingent payment dates:	June 13, 2019, September 12, 2019, December 12, 2019 and the maturity date, subject to postponement as described below.

Payment at maturity:	· If the final index level of each underlying index is greater than or equal to its downside threshold level:	(i) the stated principal amount plus (ii) the contingent quarterly payment with respect to the maturity date
	· If the final index level of any underlying index is less than its downside threshold level:	the stated principal amount x performance factor of the worst performing underlying index

Coupon threshold level:	2,139.59 with respect to the SPX, 1,187.070 with respect to the RTY and 5,472.238 with respect to the NDX, each of which is 78.00% of its initial index level (rounded to two decimal places with respect to the SPX and rounded to three decimal places with respect to the RTY and NDX)
Downside threshold level:	2,139.59 with respect to the SPX, 1,187.070 with respect to the RTY and 5,472.238 with respect to the NDX, each of which is 78.00% of its initial index level (rounded to two decimal places with respect to the SPX and rounded to three decimal places with respect to the RTY and NDX)
Initial index level:	2,743.07 with respect to the SPX, 1,521.884 with respect to the RTY and 7,015.690 with respect to the NDX, each of which was its closing level on the pricing date
Final index level:	As to each underlying index, its closing level on the final valuation date
Performance factor:	As to each underlying index, a fraction, determined as follows: final index level/initial index level
Worst performing underlying index:	The underlying index with the lowest performance factor.
CUSIP/ISIN:	78013X3G1 / US78013X3G10
Listing:	The securities will not be listed on any securities exchange.
Agent:	RBC Capital Markets, LLC ("RBCCM"). See "Supplemental information regarding plan of distribution; conflicts of interest."

Commissions and issue price	Price to public	Agent's commissions	Proceeds to issuer
Per security	$1,000.00	$12.50(1) $5.00(2)	$982.50
Total	$7,561,000.00	$94,512.50 $37,805.00	$7,428,682.50

(1) RBCCM, acting as agent for Royal Bank of Canada, will receive a fee of $17.50 per $1,000 stated principal amount and will pay to Morgan Stanley Wealth Management ("MSWM") a fixed sales commission of $12.50 for each security that MSWM sells. See "Supplemental information regarding plan of distribution; conflicts of interest."

(2) Of the amount per $1,000 stated principal amount received by RBCCM, acting as agent for Royal Bank of Canada, RBCCM will pay MSWM a structuring fee of $5 for each security.

The initial estimated value of the securities as of the pricing date is $972.81, which is less than the price to public. The actual value of the securities at any time will reflect many factors, cannot be predicted with accuracy, and may be less than this amount.

The securities involve risks not associated with an investment in ordinary debt securities. See “Risk Factors” beginning on page 6.

The Securities and Exchange Commission and state securities regulators have not approved or disapproved these securities, or determined if this document or the accompanying prospectus supplement and prospectus is truthful or complete. Any representation to the contrary is a criminal offense.

The securities will not constitute deposits insured by the Canada Deposit Insurance Corporation, the U.S. Federal Deposit Insurance Corporation (the “FDIC”) or any other Canadian or U.S. government agency or instrumentality. The securities are not subject to conversion into our common shares under subsection 39.2(2.3) of the Canada Deposit Insurance Corporation Act.

You should read this document together with the related prospectus supplement and prospectus, each of which can be accessed via the hyperlinks below. Please also see “Additional Information About the Securities” at the end of this document.

Prospectus Supplement dated September 7, 2018
Prospectus dated September 7, 2018

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Key Investment Rationale

The securities offer investors an opportunity to earn a contingent quarterly payment equal to 2% of the stated principal amount with respect to each determination date on which the closing level or the final index level, as applicable, of each underlying index is greater than or equal to 78.00% of its initial index level, which we refer to as the coupon threshold level and the downside threshold level. The securities may be automatically redeemed prior to maturity for the stated principal amount per security plus the applicable contingent quarterly payment, and the payment at maturity will vary depending on the final index level of each underlying index as follows:

Scenario 1	On any of the first three determination dates, the closing level of each underlying index is greater than or equal to its initial index level. § The securities will be automatically redeemed for (i) the stated principal amount plus (ii) the contingent quarterly payment with respect to the related determination date. § Investors will not participate in the appreciation of any underlying index from its initial index level.
Scenario 2	The securities are not automatically redeemed prior to maturity and the final index level of each underlying index is greater than or equal to its downside threshold level. § The payment due at maturity will be (i) the stated principal amount plus (ii) the contingent quarterly payment with respect to the final determination date. § Investors will not participate in the appreciation of any underlying index from its initial index level.
Scenario 3	The securities are not automatically redeemed prior to maturity and the final index level of any underlying index is less than its downside threshold level. § The payment due at maturity will be the stated principal amount x the performance factor of the worst performing underlying index. § Investors will lose a significant portion of, and may lose all, of their principal amount in this scenario.

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How the Securities Work
The following diagrams illustrate the potential outcomes for the securities depending on (1) the closing level of each underlying index on each determination date and (2) the final index level of each underlying index, as applicable.
Diagram #1: First Three Determination Dates
Diagram #2: Payment at Maturity if No Automatic Early Redemption Occurs

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Hypothetical Examples
The examples below are based on the following terms:

Hypothetical Initial Index Levels:	100 with respect to each underlying index
Hypothetical Coupon Threshold Levels and Downside Threshold Levels:	78.00 with respect to each underlying index
Contingent Quarterly Payment:	$20 (2% of the stated principal amount)
Stated Principal Amount:	$1,000 per security

In Examples 1 and 2, the closing levels of the underlying indices fluctuate over the term of the securities and the closing level of each underlying index is greater than or equal to its initial index level on one of the first three determination dates. As a result, the securities are automatically redeemed following the relevant determination date. In Examples 3 and 4, the closing level of one or more underlying indices on the first three determination dates is less than its initial index level, and, consequently, the securities are not automatically redeemed prior to, and remain outstanding until, maturity.

Determination Dates	Example 1 Hypothetical Closing Levels (or Final Index Levels)			Contingent Quarterly Coupon	Early Redemption Payment*	Example 2 Hypothetical Closing Levels (or Final Index Levels)			Contingent Quarterly Coupon	Early Redemption Payment
	SPX	RTY	NDX			SPX	RTY	NDX		
#1	80.00	90.00	95.00	$20.00	N/A	79.00	84.00	83.00	$20.00	N/A
#2	90.00	95.00	101.00	$20.00	N/A	75.00	70.00	71.00	$0	N/A
#3	101.00	102.00	106.00	$20.00	$1,020	125.00	126.00	127.00	$20.00	$1,020
Final Valuation Date	N/A	N/A		N/A	N/A	N/A	N/A		N/A	N/A

* The Early Redemption Payment includes the unpaid contingent quarterly payment with respect to the determination date on which the closing level of each underlying index is greater than or equal to its initial index level, and the securities are redeemed as a result.

§ In Example 1, the securities are automatically redeemed following the third determination date, as the closing level of each underlying index on that determination date is equal to its initial index level. As the closing levels of each underlying index on the first and second determination dates are greater than or equal to its coupon threshold level, you receive the contingent quarterly payment of $20.00 with respect to each such determination date. Following the third determination date, you receive the early redemption payment, calculated as follows:

stated principal amount + contingent quarterly payment = $1,000 + $20 = $1,020

In this example, the early redemption feature limits the term of your investment to approximately 9 months, and you may not be able to reinvest at comparable terms or returns. If the securities are redeemed early, you will not receive any additional contingent quarterly payments.

§ In Example 2, the securities are automatically redeemed following the third determination date, as the closing level of each underlying index on that determination date is greater than its initial index level. As the closing level of each underlying index on the first and third determination dates are greater than its coupon threshold level, you receive the contingent quarterly payment of $20.00 with respect to each such determination date. Following the third determination date, you receive an early redemption payment of $1,020.00, which includes the contingent quarterly payment with respect to that determination date.

In this example, the early redemption feature limits the term of your investment to approximately 9 months, and you may not be able to reinvest at comparable terms or returns. If the securities are redeemed early, you will not receive any additional contingent quarterly payments. Further, although each underlying index has appreciated by 25% or more from its initial index level on the third determination date, you only receive an early redemption payment of $1,020.00 per security and do not benefit from that appreciation.

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Determination Dates	Example 3 Hypothetical Closing Levels (or Final Index Levels)			Contingent Quarterly Coupon	Early Redemption Payment	Example 4 Hypothetical Closing Levels (or Final Index Levels)			Contingent Quarterly Coupon	Early Redemption Payment
	SPX	RTY	NDX			SPX	RTY	NDX		
#1	70.00	69.00	68.00	$0	N/A	71.00	71.00	71.00	$0	N/A
#2	65.00	64.00	63.00	$0	N/A	69.00	69.00	69.00	$0	N/A
#3	65.00	64.00	63.00	$0	N/A	71.00	71.00	71.00	$0	N/A
Final Valuation Date	64.00	63.00	60.00	$0	N/A	80.00	80.00	80.00	$20*	N/A
Payment at Maturity	$600.00					$1,020.00				

* The final contingent quarterly payment, if any, will be paid at maturity.

Examples 3 and 4 illustrate the payment at maturity per security based on the final index levels.

§ In Example 3, the closing level of one or more underlying indices is below its downside threshold level on every determination date. As a result, you do not receive any contingent quarterly payments during the term of the securities and, at maturity, you are fully exposed to the decline in the closing level of the worst performing underlying index, because the final index level of that underlying index is less than its downside threshold level. Investors will receive an amount calculated as follows:

stated principal amount x performance factor of the worst performing underlying index = $1,000 × 0.60 = $600.00

In this example, the amount that you receive at maturity is significantly less than the stated principal amount.

§ In Example 4, the closing level of one or more underlying indices is below its downside threshold level on the first three determination dates As a result, you do not receive any contingent quarterly payments as to those determination dates. Although the final index level of each underlying index is less than its initial index level, because the final index level of each underlying index is not less than its downside threshold level, you receive the stated principal amount plus a contingent quarterly payment with respect to the final determination date. Your payment at maturity is calculated as follows:

$1,000 + $20.00 = $1,020.00

In this example, although the final index level of each underlying index represents a 20% decline from its initial index level, you receive the stated principal amount per security plus the final contingent quarterly payment, equal to a total payment of $1,020.00 per security at maturity, because the final index level of each underlying index is not less than its downside threshold level.

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Risk Factors

The following is a non-exhaustive list of certain key risk factors for investors in the securities. For further discussion of these and other risks, you should read the section entitled "Risk Factors" in the accompanying prospectus supplement and prospectus. You should also consult your investment, legal, tax, accounting and other advisers in connection with your investment in the securities.

§ The securities do not guarantee the return of any principal. The terms of the securities differ from those of ordinary debt securities in that the securities do not guarantee the payment of regular interest or the return of any of the principal amount at maturity. Instead, if the securities have not been redeemed prior to maturity and if the final index level of any underlying index is less than its downside threshold level, you will be exposed to the decline in the closing level of the worst performing underlying index, as compared to its initial index level, on a 1 to 1 basis. In this case, the payment at maturity will be less than 78.00% of the stated principal amount and could be zero.

§ The potential contingent repayment of principal represented by the downside threshold level applies only at maturity. If the securities are not redeemed, you should be willing to hold the securities until maturity. Additionally, if the securities are not redeemed, at maturity, you will receive the stated principal amount only if the final index level of each underlying index is greater than or equal to its downside threshold level. If you are able to sell the securities prior to maturity, you may have to sell them for a loss relative to the principal amount, even if the level of each underlying index is at or above its downside threshold level.

§ You will not receive any contingent quarterly payment for any contingent payment date where the closing level of any underlying index on the preceding determination date is less than its coupon threshold level. A contingent quarterly payment will be made with respect to a contingent payment date only if the closing level of each underlying index on the relevant determination date is greater than or equal to its coupon threshold level. It is possible that the closing level of one or more underlying indices could be below its respective coupon threshold level on one or more determination dates, so that you will receive few or no contingent quarterly payments. If the closing level of any underlying index on a determination date is below its coupon threshold level, you will not receive any contingent quarterly payments for the related contingent payment date, even if the closing level of that underlying index was at or above its coupon threshold level on most or all of the other trading days prior to that determination date and even if the closing levels of the other underlying indices were at or above their respective coupon threshold levels on the applicable determination date.

§ Your return on the securities may be lower than the return on a conventional debt security of comparable maturity. The return that you will receive on the securities, which could be negative, may be less than the return you could earn on other investments. Your investment may not reflect the full opportunity cost to you when you take into account factors that affect the time value of money, such as inflation.

§ Investors will not participate in any appreciation in the level of any underlying index. Investors will not participate in any appreciation in the level of any underlying index from its initial index level, and the return on the securities will be limited to the contingent quarterly payments, if any, that are payable. The payment at maturity will not exceed the principal amount plus the final contingent quarterly payment, if it is payable. It is possible that the closing level of one or more of the underlying indices could be below the applicable coupon threshold level on most or all of the determination dates so that you will receive few or no contingent quarterly payments. If you do not earn sufficient contingent quarterly payments over the term of the securities, the overall return on the securities may be less than the amount that would be paid on one of our conventional debt securities of comparable maturity.

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- § The early redemption feature may limit the term of your investment to approximately three months. If the securities are redeemed early, you may not be able to reinvest at comparable terms or returns. The term of your investment in the securities may be limited to as short as approximately three months by the early redemption feature. If the securities are automatically redeemed prior to maturity, you will receive no more contingent quarterly payments and may be forced to invest in a lower interest rate environment and may not be able to reinvest at comparable terms or returns.
- § You are exposed to the market risk of all underlying indices, with respect to both the contingent quarterly payments, if any, and the payment at maturity, if any. Your return on the securities is not linked to a basket consisting of the underlying indices. Rather, it will be contingent upon the independent performance of each underlying index. Unlike an instrument with a return linked to a basket of underlying assets, in which risk is potentially mitigated and diversified among all the components of the basket, you will be exposed to the risks related to each of the underlying indices. Poor performance by any underlying index over the term of the securities may negatively affect your return and will not be offset or mitigated by any positive performance by the other underlying indices. To receive any contingent quarterly payments, all underlying indices must close at or above their respective coupon threshold levels on the applicable determination date. In addition, if any underlying index has decreased to below its respective downside threshold level as of the final valuation date, you will be fully exposed to the decrease in the worst performing underlying index on a 1 to 1 basis, even if the other underlying indices have appreciated. Under this scenario, the payment at maturity will be less than 78.00% of the stated principal amount and could be zero. Accordingly, your investment is subject to the market risk of each of the underlying indices.
- § Because the securities are linked to the performance of the worst performing underlying index, you are exposed to greater risks of receiving no contingent quarterly payments and sustaining a significant loss on your investment than if the securities were linked to just one underlying index. The risk that you will not receive any contingent quarterly payments, or that you will suffer a significant loss on your investment, is greater if you invest in the securities as opposed to substantially similar securities that are linked to the performance of just one underlying index. With three underlying indices, it is more likely that one or more of the underlying indices will close below their respective coupon threshold levels on any determination date or their respective downside threshold levels on the final valuation date than if the securities were linked to only one underlying index. Therefore, it is more likely that you will not receive any contingent quarterly payments, and that you will suffer a significant loss on your investment.
- § The market price will be influenced by many unpredictable factors. Several factors will influence the value of the securities in the secondary market and the price at which RBCCM may be willing to purchase or sell the securities in the secondary market. Although we expect that generally the closing levels of the underlying indices on any day may affe