

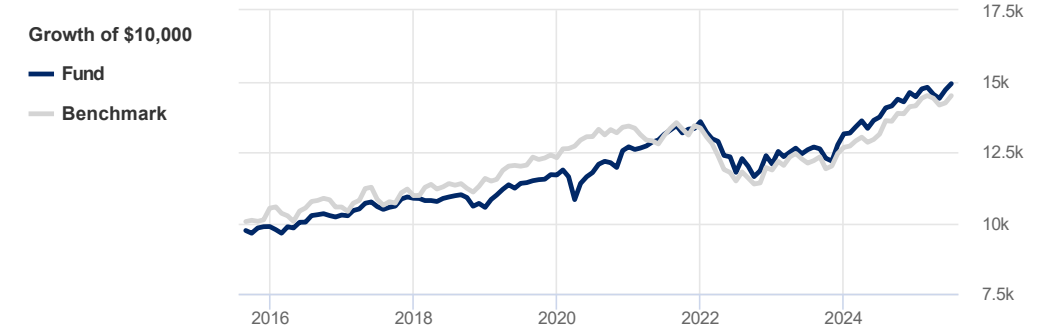
# RBC Select Conservative Portfolio Series A(RBF461)

Benchmark Fundata Global Fixed Income Balanced Index

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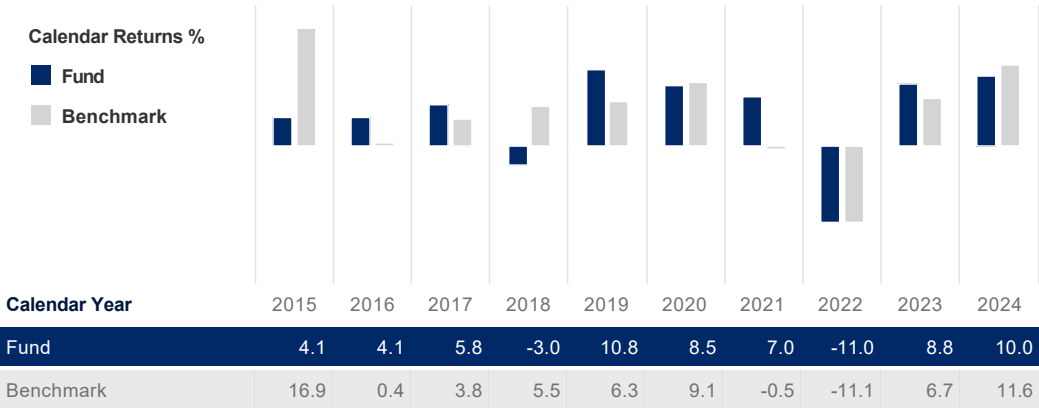
## Performance Analysis

June 30, 2025



Trailing Returns %	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	3.2	1.5	2.6	3.2	8.6	8.2	4.8	4.3	5.9
Benchmark	2.5	1.8	0.6	2.5	10.3	8.1	2.1	4.2	4.2
Value Added	0.7	-0.3	2.0	0.7	-1.7	0.1	2.7	0.1	1.7

\*Simulated performance since inception on December 31, 1986



## Investment Objective

This portfolio is a strategic asset allocation fund. It focuses on providing income and the potential for moderate capital growth. It does this by maintaining a balance of investments across several asset classes. The portfolio invests primarily in units of other funds managed by RBC GAM or an affiliate of RBC GAM (called the underlying funds), emphasizing mutual funds that invest in Canadian fixed-income securities and have the potential to generate income.

## Statistics

June 30, 2025

	Fund	Benchmark
Annualized Standard Dev	5.1%	5.0%
Fixed Income	Fund	Benchmark
YTM	4.1%	-
Credit Quality	-	-
Average Maturity	-	-

## Risk Rating

June 30, 2025

Low	Medium	High
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The chart above shows the volatility level of the fund (based on standard deviation of the fund's total returns since inception).

## Portfolio Allocations

December 31, 2024

### Asset Allocations



Bonds - Domestic	31.2%
Bonds - Foreign	18.5%
Equity - United States	14.3%
Equity - International	12.6%
Equity - Canada	12.5%
Others	10.9%

### Sector Allocations

<b>Defensive</b>	<b>65.7%</b>
Fixed Income	49.7%
Cash & Equivalent	8.7%
Consumer Goods	3.2%
Health Care	2.8%
Utilities	1.3%
<b>Sensitive</b>	<b>19.6%</b>
Technology	7.8%
Energy	3.2%
Consumer Services	2.8%
Industrial Services	2.6%
Industrial Goods	2.2%
Telecommunication	0.9%
<b>Cyclical</b>	<b>13.0%</b>
Financial Services	10.1%
Basic Material	1.6%
Real Estate	1.4%
<b>Other</b>	<b>1.6%</b>
Mutual Fund	1.7%
Exchange Traded Fund	0.0%
Other	0.0%

### Top Holdings

Top Holdings	% Assets
RBC Bond Fund Series O	14.07%
PH&N Total Return Bond Fund Series O	8.23%
RBC Canadian Short-Term Income Fund Series O	7.75%
RBC Global Corporate Bond Fund Series O	6.45%
RBC Global Bond Fund Series O	6.01%
PH&N U.S. Multi-Style All-Cap Equity Fund Series O	5.61%
RBC European Equity Fund Series O	5.54%
RBC Canadian Dividend Fund Series O	4.00%
PH&N Conservative Equity Income Fund Series O	3.53%
RBC QUBE U.S. Equity Fund Series O	3.19%
<b>Total percentage of top 10 holdings</b>	<b>64.38%</b>
<b>Total number of holdings</b>	<b>66</b>

