

## RBC Royal Bank Group FutureCash

### Fund Size: TT\$ 65.81 million (September 30, 2020)

Investment objective: Group FutureCash is a deferred annuity plan, approved by the Board of Inland revenue which allows small to medium sized companies to be able to provide a pension plan to their employees in a manner that is cost effective. Contributions to a Group FutureCash plan are tax deductible for the company.

#### Top 10 individual holdings (as at September 30, 2020)

Description	Coupon	Maturity	% MV Exposure
CASH			7.50
UDECOTT	5.000	11/16/2028	5.93
NIDCO	4.900	06/14/2031	5.51
GOTT	5.500	11/26/2034	4.56
COI IN GOTT		09/20/2028	3.78
COI IN GOTT		11/22/2022	3.35
GOTT	3.700	02/25/2023	3.11
COI IN GOTT		11/22/2031	2.92
GOTT	2.300	12/23/2026	2.91
WASA	5.600	02/19/2034	2.20

#### Top 10 individual holdings (as at June 30, 2020)

Description	Coupon	Maturity	% MV Exposure
UDECOTT	5.000	11/16/2028	6.19
NIDCO	4.900	06/14/2031	5.76
CASH			4.94
GOTT	5.500	11/26/2034	4.68
COI IN GOTT		09/20/2028	3.92
COI IN GOTT		11/22/2031	3.44
GOTT	3.700	02/25/2023	3.23
COI IN GOTT		11/22/2031	3.00
GOTT	2.300	12/23/2026	2.96
TSTT	8.300	10/18/2029	2.20

#### Performance metrics:

##### September 30, 2020

Weighted Average Life	6.94
Weighted Average Duration	5.39
Weighted Average Yield	3.67%
Average Credit Rating	BBB

##### June 30, 2020

Weighted Average Life	7.22
Weighted Average Duration	5.66
Weighted Average Yield	4.58%
Average Credit Rating	BBB-

#### Fund expenses:

The Fund MER is the Management Expense Ratio and it reflects the Fund's management fee and operating expenses as a percentage of the Fund size. The Fund MER as at December 31, 2015 was 2.05%, meaning the Fund's expenses were \$20.50 for every \$1000 invested.

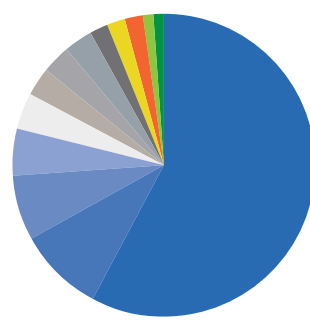
#### Fund performance:

##### Average Annualised Returns (as at Sept 30, 2020)

12-month	3-year	5-year	10-year	Return from inception
1.58%	1.62%	1.95%	2.74%	6.94%

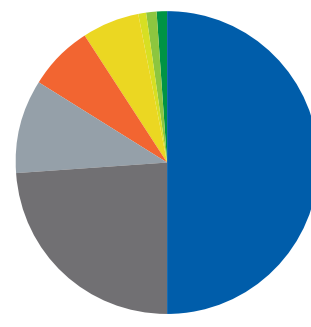
#### Exposure:

##### Exposure by Sector



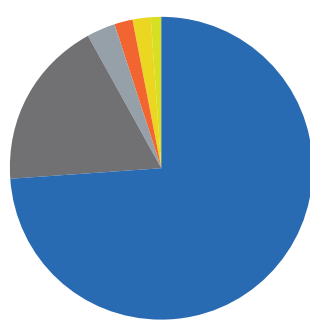
Gov & State Agency	58%
Financials	9%
Money Market	7%
Consumer Discretionary	5%
Consumer Staples	4%
Communications	3%
Real Estate	3%
Industrials	3%
Materials	2%
Health Care	2%
Energy	2%
Information Technology	1%
Utilities	1%

##### Exposure by Asset Class



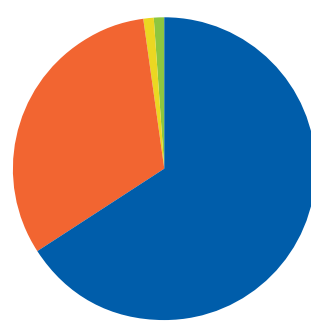
TTD Gov Bonds	50%
USD Corp Bonds	24%
TTD Corp Bonds	10%
USD Gov Bonds	7%
TTD Money Market	6%
BRL Gov Bonds	1%
AUD Gov Bonds	1%
USD Money Market	1%

##### Exposure by Region



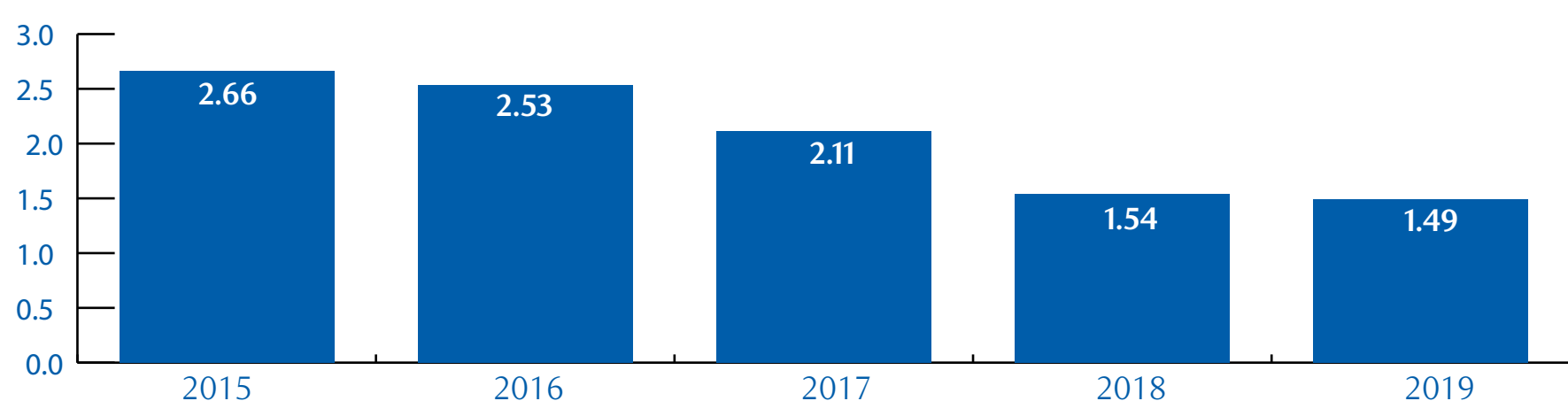
Trinidad & Tobago	74%
North America	18%
Caribbean	3%
Latin America	2%
Europe and Africa	2%
Australia	1%

##### Exposure by Currency



TTD	66%
USD	32%
BRL	1%
AUD	1%

#### Historical performance:



#### How risky is it?

Low	Low to Medium	Medium	Medium to High	High
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Note: For a specific description of the risk of the fund, please review a copy of the prospectus