Roytrin Money Market Fund - Class A - TT$
Key Facts Statement as of June 2026

Filed with the Trinidad & Tobago Securities Exchange Commission
in **October 2026**

Quick Facts

Manager	RBC Investment Management (Caribbean) Limited
Classification	Money market fund
Base Currency	Trinidad & Tobago Dollars (TTD)
Inception Date of Fund	April 10, 2012
Total Net Asset Value (NAV)	TT$ 5,615.33 million (as of June 30, 2026)
Management Expense Ratio	1.21% (as per the annual audited financial statements on June 30, 2026)
Distribution Periods	On every working day
Minimum Initial Investment	TT$ 100,000.00
Minimum Subsequent Investment	TT$ 10,000.00

Investment Assets

Allowable Investments

The Fund's assets shall include the following domestic and/or foreign investments:

- Treasury Bills issued by Sovereigns
- Money Market Instruments
- Deposits with financial institutions
- Short term corporate debt obligations
- Money market mutual funds listed on any recognised stock exchange or traded on over-the-counter markets
- Other short-term debt instruments

The Fund may invest in assets denominated in currencies other than TT Dollars subject to the restriction below:

The currencies must be from AAA rated countries as rated by any one of the top three (3) global rating agencies, namely Moody's, S&P and Fitch, or the credit rating of the United States of America, whichever is lower, at the time of investment.

Investment Assets (continued)

Investment Restrictions

The Investment Manager shall apply the following investment restrictions to investments attributable to the Fund:

- At least 90% of the Fund will be invested in money market instruments and other short-term debt securities.
- The fund will be invested at all times in short-term securities, with a tenor of no more than one year.
- At no time shall the Fund's holdings of any class of securities issued by a single company exceed 10% of that class of securities. In addition, at no time shall more than 10% of the monies of the Fund's total net asset value be invested in the securities of any single company.
- The monies of the Fund may not purchase an investment for the purpose of exercising control or discretion over the management of the company or be invested in more than 10% of the outstanding voting securities or outstanding equity securities issued by any one company.
- At no time shall the total borrowings of the Fund exceed 5% of its total net asset value. Borrowing will only be for the temporary purposes of meeting redemption requests while the Fund effects an orderly liquidation of portfolio assets or permitting the Fund to settle portfolio transactions. All borrowings must be repaid within six months from the date of borrowing.
- The value of the Fund's holdings in any one issue of government and other public securities shall not exceed 30% of that issue.
- The Fund should not hold more than 10% of its net asset value in assets that are not listed, quoted, readily tradeable on a securities market or readily tradeable on an over-the-counter market. This does not apply to government and other public securities.
- No more than 10% of assets will be invested in securities of any one sovereign nation, with the exception of Trinidad and Tobago.
- At least 50% of assets will be invested in TT Dollar denominated securities.
- The Fund may not invest in another Collective Investment Scheme so that the value of the Fund's holdings in units of the other Collective Investment Scheme ("the Target CIS") exceeds 20% of the total Net Asset Value of the Fund; so that the Fund's holdings in the Target CIS exceeds 25% of the units of the Target CIS or where the dates for calculating the Net Asset Value of the Target CIS are less frequent than those of the Fund.

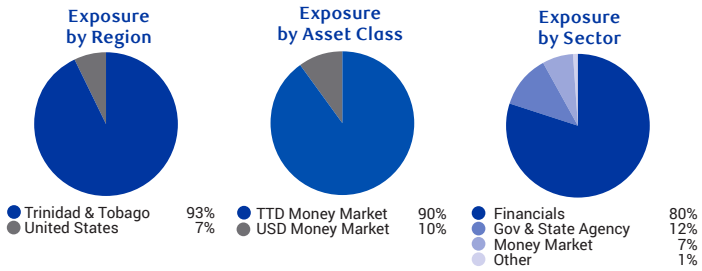
Portfolio Composition & Fund Performance

Top Ten Holdings as of June 30, 2026

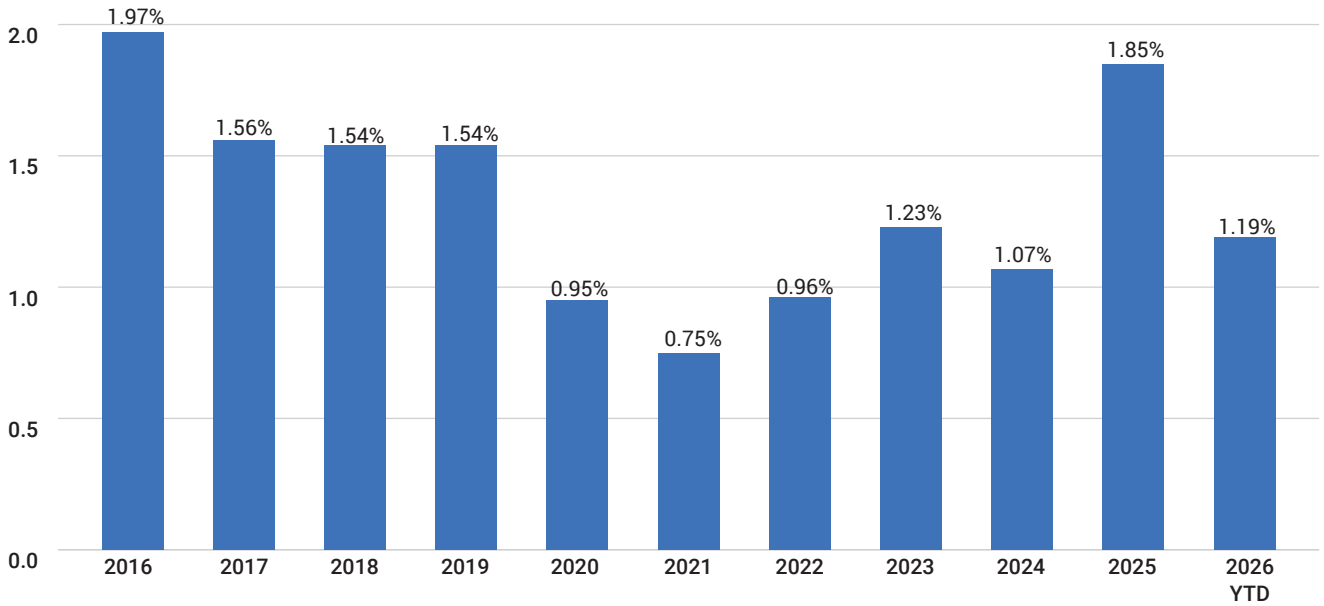
Description	Coupon	Maturity Date	% of NAV
Cash	n/a	n/a	7.03%
ANSA Merchant Bank Ltd.	4.750	06/11/2027	3.59%
Sagicor Investments T&T Ltd.	4.110	08/17/2026	3.56%
RBC Merchant Bank (Car.) Ltd.	4.800	06/11/2027	2.40%
JMMB Bank (T&T) Ltd.	4.450	08/28/2026	2.11%
RBC Merchant Bank (Car.) Ltd.	4.600	12/11/2026	1.78%
Scotiabank of T&T Ltd.	4.600	12/31/2026	1.78%
Scotiabank of T&T Ltd.	4.600	01/08/2027	1.78%
RBC Royal Bank (T&T) Ltd.	4.650	01/15/2027	1.78%
Scotiabank of T&T Ltd.	4.650	04/09/2027	1.51%

Note: CBTT - Central Bank of Trinidad and Tobago
A Treasury Bill is a discount security that does not pay a coupon.

Investment Mix as of June 30, 2026



Calendar Returns as of June 30, 2026



Investor Profile, Risk Details, Guarantee & Tax Information

Investor Profile

Individuals over eighteen (18) years of age and qualifying legal entities may purchase units of the Fund. In addition, the Fund is an eligible investment for the statutory funds of insurance companies and pension plan portfolios.

The Fund provides investors with income and a low level of volatility. The Fund may be suitable for investors with a short-term investment horizon and those with a low tolerance for volatility.

Risk Disclosure

Investment securities markets fluctuate constantly in reaction to interest rates, economic news, company specific news, geopolitical events and a wide range of other factors. The value of the investment securities in the mutual fund may change from day to day, reflecting changes in interest rates, economic conditions, as well as market and company news. As a result, the value of the units may go up and down, and the value of your units may be more or less when you redeem them than when you purchased them. Unlike bank accounts, Collective Investment Scheme (CIS) units are not covered by the Deposit Insurance Corporation.

Risk Rating

Due to the low volatility inherent in investing in short term money market securities, the overall risk rating on this fund is low.

Guarantee

The Fund provides no guarantee as to the price of units or the investment returns.

Tax Consequences

- ***Citizens or Residents of Trinidad & Tobago:*** There are no tax charges or tax benefits associated with investing in this mutual fund, receiving income distributions or selling units in this mutual fund.
- ***Non-Residents of Trinidad & Tobago:*** Income distributions will be subject to withholding tax (to be deducted prior to distribution) at the rate applicable to the country in which they reside. There are no other tax charges or tax benefits associated with this fund.

Fees & Charges

Payable by the Fund

- ***Trustee, Investment Manager and Distributor Fee:*** Up to 2.00% of Assets under Management
- ***Administrative Expenses:*** The Fund's Trustee shall pay out of the Fund all administrative expenses, including but not limited to legal, accounting, auditing and mailing fees, as well as expenses associated with the provision and publication of any reports or information necessary for complying with regulatory and statutory requirements.

Payable by the Unitholder

There are no subscription or redemption fees charged to the unitholder.

General Information

The Roytrin Money Market Fund was constituted via Deed of Trust in Trinidad & Tobago on April 10, 2012.

The Net Asset Value per unit is calculated on every valuation day, which is any day from Monday to Friday on which banks in Trinidad & Tobago are open for business.

During any 90-day period, an investor may redeem units in cash up to a limit of TT$1,000,000 or one percent of the Net Asset Value of Class A units, whichever is lower. Should a redemption request by an investor exceed this limit, units in excess of the limit may, at the discretion of the Trustee, be redeemed in specie in proportion to the underlying assets. Where units are redeemed in specie, any costs incurred in transferring assets in specie will be applied to the investor's account.

The prospectus is a concise outline of relevant information about the Fund which an investor should know before making a decision to purchase the Units. It contains information about the Fund as well as the names of the persons responsible for its organization and management. You are encouraged to read the prospectus in its entirety prior to making any investment decision. The prospectus is available at the website of www.rbc.com/caribbean.



Disclaimer

The information contained in this Key Facts Statement has been provided by RBC Trust (Trinidad & Tobago) Limited. It is for informational purposes only and should not be construed as offering specific tax, legal, financial or investment advice and such information should not be relied upon for providing such advice. RBC Trust (Trinidad & Tobago) Limited takes reasonable steps to provide up-to-date, accurate and reliable information, and believes the information to be so when printed. Before making an investment decision, you should consult with a qualified financial advisor who can provide advice on the suitability of any investment for you based on your investment objectives, investment experience, financial situation and needs, or other relevant information. Performance is subject to variation and is likely to change over time due to interest rates, market conditions, tax rulings and other investment factors. Past performance should not be treated as an indicator of future performance.

® / ™ Trademark(s) of Royal Bank of Canada. Used under license.