

RBC Retirement 2030 Portfolio



Quarterly Portfolio Disclosure as of September 30, 2025

Fund Details

Total fund assets \$MM	168.8
Risk rating	Low to Medium
Fund category	2030 Target Date Portfolio

Investment mix	% of Net Asset Value
Fixed Income Funds	38.7
Canadian Equity Funds	17.3
Global Equity Funds	15.3
United States Equity Funds	14.4
International Equity Funds	8.1
Alternative Investment Funds	5.8
Cash/Other	0.4

Top 25 Holdings

% of Net Asset Value

Phillips, Hager & North U.S. Multi-Style All-Cap Equity Fund - Series O	11.0
RBC Canadian Short-Term Income Fund - Series O	8.0
RBC Bond Fund - Series O	6.4
RBC Global Dividend Growth Fund - Series O	6.1
Phillips, Hager & North Total Return Bond Fund - Series O	5.4
RBC Global High Yield Bond Fund - Series O	4.2
Phillips, Hager & North Conservative Equity Income Fund - Series O	4.2
Phillips, Hager & North Canadian Equity Underlying Fund - Series O	4.0
RBC QUBE Low Volatility Canadian Equity Fund - Series O	3.8
BlueBay Global Sovereign Bond Fund (Canada) - Series O	3.6
RBC Global Bond Fund - Series O	3.5
Phillips, Hager & North U.S. Equity Fund - Series O	3.4
RBC Global Corporate Bond Fund - Series O	3.3
BlueBay Global Investment Grade Corporate Bond Fund (Canada) - Series O	3.3
Phillips, Hager & North Canadian Equity Value Fund - Series O	3.1
RBC QUBE Low Volatility Global Equity Fund - Series O	3.1
RBC Global Equity Leaders Fund - Series O	3.1
RBC Global Equity Focus Fund - Series O	3.0
RBC Canadian Core Real Estate Fund - Series N	2.6
RBC Emerging Markets Equity Fund - Series O	2.6
RBC European Equity Fund - Series O	2.5
RBC Canadian Mid-Cap Equity Fund - Series O	2.0
BlueBay Global Alternative Bond Fund (Canada) - Series O	1.9
RBC International Equity Fund - Series O	1.6
RBC Global Infrastructure Fund LP - Series N	1.3
Top 25 Holdings	97.0

Disclosures

RBC Funds, BlueBay Funds and PH&N Funds are offered by RBC Global Asset Management Inc. and distributed through authorized dealers.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus or Fund Facts document before investing. Except as otherwise noted, the indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed or covered by the Canadian Deposit Insurance Corporation or by any other government deposit insurer. For money market funds, there can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you. The value of mutual funds change frequently and past performance may not be repeated.

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