

# RBC Premium Money Market Fund



## Investment objective

To provide current income and liquidity consistent with short-term money market rates and to preserve the value of your investment. The fund invests primarily in high quality, short-term (one year or less) debt securities, including treasury bills and promissory notes issued or guaranteed by Canadian governments or their agencies, bankers acceptances, asset-backed commercial paper and commercial paper issued by Canadian chartered banks, loan companies, trust companies and corporations.

## Fund details

| Series | Load structure | Currency | Fund code |
|--------|----------------|----------|-----------|
| F      | No Load        | CAD      | RBF650    |

|                                 |            |
|---------------------------------|------------|
| <b>Inception date</b>           | March 2007 |
| <b>Total fund assets \$MM</b>   | 1,973.5    |
| <b>Series F current yield %</b> | 3.18       |
| <b>Series F MER %</b>           | 0.25       |

|                                   |                       |
|-----------------------------------|-----------------------|
| <b>Income distribution</b>        | Monthly               |
| <b>Capital gains distribution</b> | N/A                   |
| <b>Sales status</b>               | Open                  |
| <b>Minimum investment \$</b>      | 100,000               |
| <b>Subsequent investment \$</b>   | 100                   |
| <b>Risk rating</b>                | Low                   |
| <b>Fund category</b>              | Canadian Money Market |

## Benchmark

|     |                                 |
|-----|---------------------------------|
| 50% | FTSE Canada 30 Day TBill Index  |
| 50% | FTSE Canada 60 Day T-Bill Index |

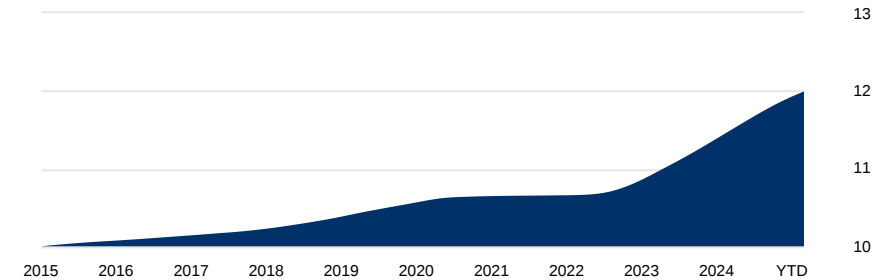
## Notes

The current yield is an annualized yield based on the seven day period ended as of the date of the Performance Analysis.

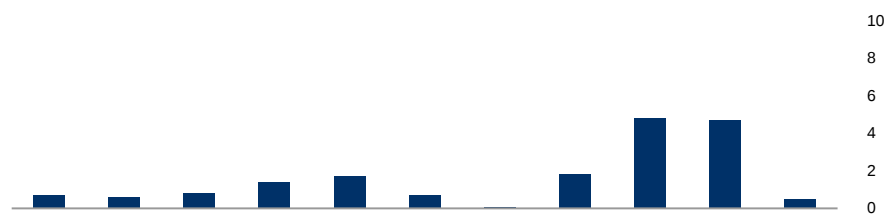
## Performance analysis for Series F as of February 28, 2025

Growth of \$10,000

Series F \$11,992



## Calendar returns %



| 2015            | 2016            | 2017            | 2018            | 2019            | 2020            | 2021            | 2022            | 2023            | 2024            | YTD             |          |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------|
| 0.74            | 0.67            | 0.84            | 1.52            | 1.76            | 0.77            | 0.10            | 1.86            | 4.89            | 4.75            | 0.55            | Fund     |
| 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 2 <sup>nd</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | Quartile |

| 1 Mth           | 3 Mth           | 6 Mth           | 1 Yr            | 3 Yr            | 5 Yr            | 10 Yr           | Since incep. | Trailing return %      |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--------------|------------------------|
| 0.25            | 0.87            | 1.93            | 4.45            | 4.00            | 2.51            | 1.82            | 1.73         | Fund                   |
| 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | 1 <sup>st</sup> | —            | Quartile               |
| 228             | 228             | 227             | 217             | 187             | 170             | 135             | —            | # of funds in category |

## Portfolio analysis as of February 28, 2025

### Asset mix



|                             | % Assets |
|-----------------------------|----------|
| ● Cash                      | 100.0    |
| ● Fixed income              | 0.0      |
| ● Canadian equities         | 0.0      |
| ● U.S. equities             | 0.0      |
| ● European equities         | 0.0      |
| ● Asia-Pacific equities     | 0.0      |
| ● Emerging markets equities | 0.0      |

| Cash breakdown     | %    | Term to maturity                | %    |
|--------------------|------|---------------------------------|------|
| Treasury Bills     | 1.0  | 0 - 30 days                     | 32.5 |
| Provincial Bills   | 10.0 | 31 - 60 days                    | 15.6 |
| Bankers Acceptance | 21.4 | 61 - 90 days                    | 15.0 |
| Commercial Paper   | 67.4 | 90 + days                       | 36.9 |
| Bank Deposits      | 0.2  | Average term to maturity (days) | 83.0 |
| Credit quality     | %    |                                 |      |
| R1 High            | 76.2 |                                 |      |
| R1 Medium          | 11.9 |                                 |      |
| R1 Low             | 11.8 |                                 |      |
| Avg. Rating        | R1H  |                                 |      |

## Portfolio analysis continued as of February 28, 2025

| Top 10 holdings                              | % Assets |
|--|----------|
| Rideau Trail Funding Trust May 20, 2025      | 1.6      |
| Enbridge Gas Inc Mar 05, 2025                | 1.5      |
| BCI QuadReal Realty Mar 20, 2025             | 1.4      |
| First Nations Finance Authority Mar 20, 2025 | 1.3      |
| Enbridge Gas Inc Mar 14, 2025                | 1.3      |
| National Bank of Canada 3.122% Jul 24, 2025  | 1.1      |
| Safe Trust Mar 24, 2025                      | 1.1      |
| King Street Funding Trust May 26, 2025       | 1.1      |
| Bank of Nova Scotia 3.472% Mar 24, 2025      | 1.1      |
| Zeus Receivables Trust Mar 04, 2025          | 1.1      |
| Total % of top 10 holdings                   | 12.6     |

| Highest/lowest returns (%) <sup>†</sup> | 1 yr    |        | 3 yr    |        | 5 yr    |        | 10 yr   |        |
|---|---------|--------|---------|--------|---------|--------|---------|--------|
|   | Ended   | Return | Ended   | Return | Ended   | Return | Ended   | Return |
| Highest                                 | 06-2024 | 5.1    | 02-2025 | 4.0    | 02-2025 | 2.5    | 02-2025 | 1.8    |
| Lowest                                  | 01-2022 | 0.1    | 06-2022 | 0.7    | 04-2014 | 0.8    | 02-2019 | 0.9    |
| Average                                 | —       | 1.6    | —       | 1.3    | —       | 1.2    | —       | 1.1    |
| No. of periods                          | —       | 204    | —       | 180    | —       | 156    | —       | 96     |
| % positive                              | —       | 100.0  | —       | 100.0  | —       | 100.0  | —       | 100.0  |

<sup>†</sup>Highest/lowest returns (%) is based on data since inception of the fund.

| Distributions(\$)/unit*    | YTD         | 2024        | 2023        | 2022        | 2021        | 2020        | 2019        | 2018        | 2017        | 2016        | 2015        |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Interest                   | —           | 0.47        | 0.48        | 0.18        | 0.01        | 0.08        | 0.17        | 0.15        | 0.08        | 0.07        | 0.08        |
| Canadian dividends         | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           |
| Foreign dividends          | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           |
| Foreign taxes paid         | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           |
| Capital gains              | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           |
| Return of capital          | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           | —           |
| <b>Total distributions</b> | <b>0.05</b> | <b>0.47</b> | <b>0.48</b> | <b>0.18</b> | <b>0.01</b> | <b>0.08</b> | <b>0.17</b> | <b>0.15</b> | <b>0.08</b> | <b>0.07</b> | <b>0.08</b> |

\*Income type characterization and foreign taxes paid for the previous year, are reported at or around January month-end. Distributions reported are for the same series as the performance analysis. For distributions on other series please visit [rbcgam.com/funds](http://rbcgam.com/funds).

## Portfolio manager(s)

**John Luke Stedman**

Portfolio Manager, Global Fixed Income & Currencies  
RBC Global Asset Management Inc.

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MER (%) for RBC Funds, PH&N Funds and BlueBay Funds is based on actual expenses for the preceding calendar year or most recent half-year period ended June 30 expressed on an annualized basis, depending on availability of data at the time of publication. Net asset figures include all series of a fund. Fund category is determined by the Canadian Investment Funds Standards Committee (CIFSC).

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