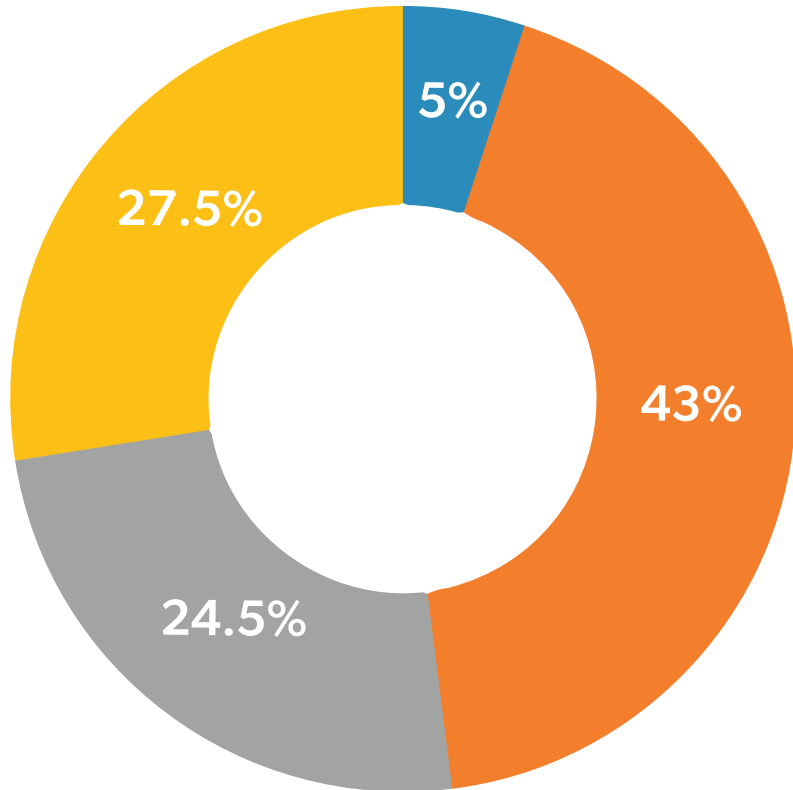


# Educators Monitored Balanced Portfolio



- CASH
- FIXED INCOME
- CANADIAN EQUITIES
- FOREIGN EQUITIES

FULFILMENT FUNDS	RANGE	TARGET
<b>CASH</b>	<b>0% - 10%</b>	<b>5.0%</b>
Educators Money Market Fund	0% to 10%	5.0%
<b>FIXED INCOME</b>	<b>33% - 53%</b>	<b>43.0%</b>
PH&N Short-Term Bond & Mortgage Fund	0% to 25%	6.0%
Educators Bond Fund	5% to 45%	20.4%
Educators BrighterFuture Bond Fund	1% to 9%	5.1%
RBC High Yield Bond Fund	0% to 10%	5.0%
RBC Emerging Markets Bond Fund	0% to 10%	5.0%
<b>CANADIAN EQUITIES</b>	<b>33% - 53%</b>	<b>24.5%</b>
Educators Dividend Fund	0% to 30%	4.5%
Educators Growth Fund	0% to 30%	17.5%
RBC Canadian Mid-Cap Equity Fund	0% to 5%	2.5%
<b>FOREIGN EQUITIES</b>	<b>17.5% - 37.5%</b>	<b>27.5%</b>
Educators US Equity Fund	0% to 30%	15.0%
RBC International Equity Fund	0% to 30%	4.75%
RBC International Equity Index Fund	0% to 30%	4.75%
RBC Emerging Markets Equity Fund	0% to 6%	1.5%
RBC Emerging Markets Equity Index ETF Fund	0% to 6%	1.5%
<b>TOTAL</b>		<b>100.0%</b>

Source: RBC Global Asset Management Inc.  
Target allocation as of April 2025.

