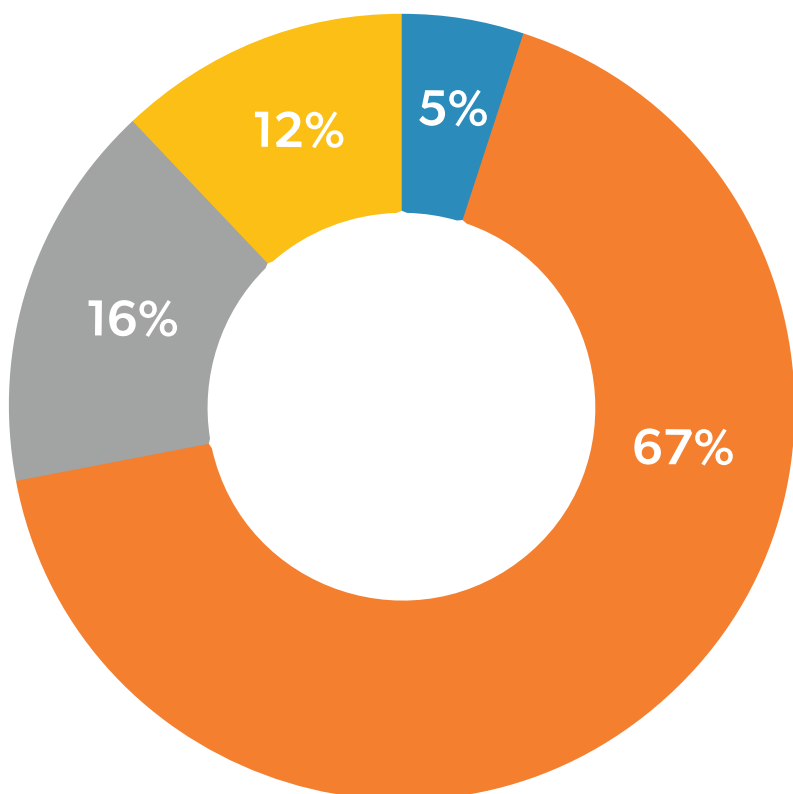


Educators Monitored Conservative Portfolio

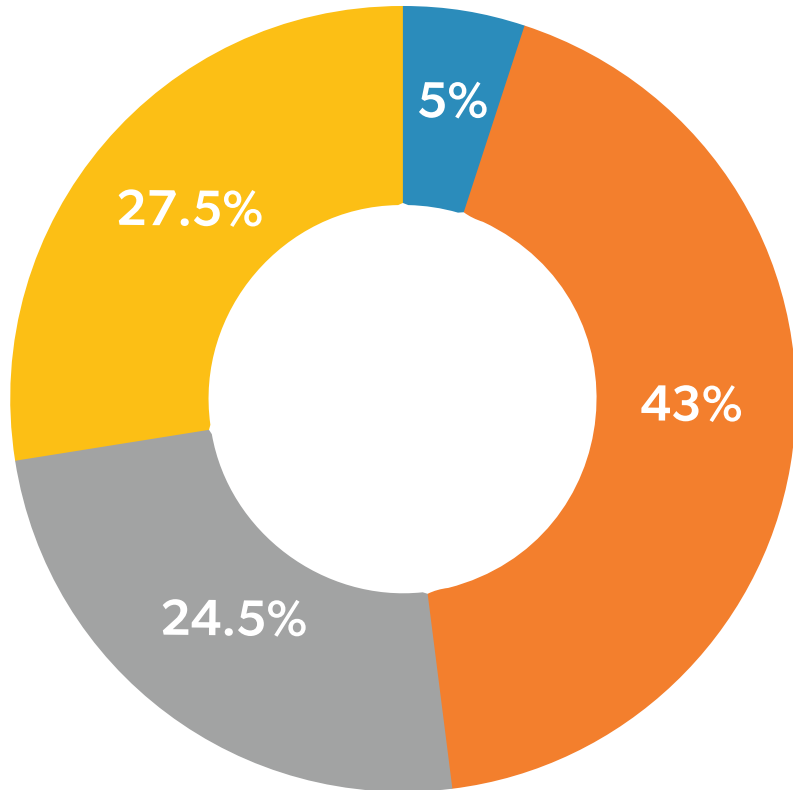


FULFILMENT FUNDS	RANGE	TARGET
CASH	0% - 10%	5.0%
Educators Money Market Fund	0% to 10%	5.0%
FIXED INCOME	57% - 77%	67.0%
PH&N Short-Term Bond & Mortgage Fund	0% to 35%	15.5%
Educators Bond Fund	20% to 60%	31.2%
Educators BrighterFuture Bond Fund	4% to 12%	7.8%
RBC High Yield Bond Fund	0% to 10%	5.0%
RBC Emerging Markets Bond Fund	0% to 10%	5.0%
CANADIAN EQUITIES	6% - 26%	16.0%
Educators Dividend Fund	0% to 20%	10.0%
Educators Growth Fund	0% to 20%	6.0%
RBC Canadian Mid-Cap Equity Fund	0.0%	0.0%
FOREIGN EQUITIES	2% - 22%	12.0%
Educators US Equity Fund	0% to 20%	6.50%
RBC International Equity Fund	0% to 20%	2.0%
RBC International Equity Index Fund	0% to 20%	2.0%
RBC Emerging Markets Equity Fund	0% to 3%	0.75%
RBC Emerging Markets Equity Index ETF Fund	0% to 3%	0.75%
TOTAL		100.0%

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



Educators Monitored Balanced Portfolio



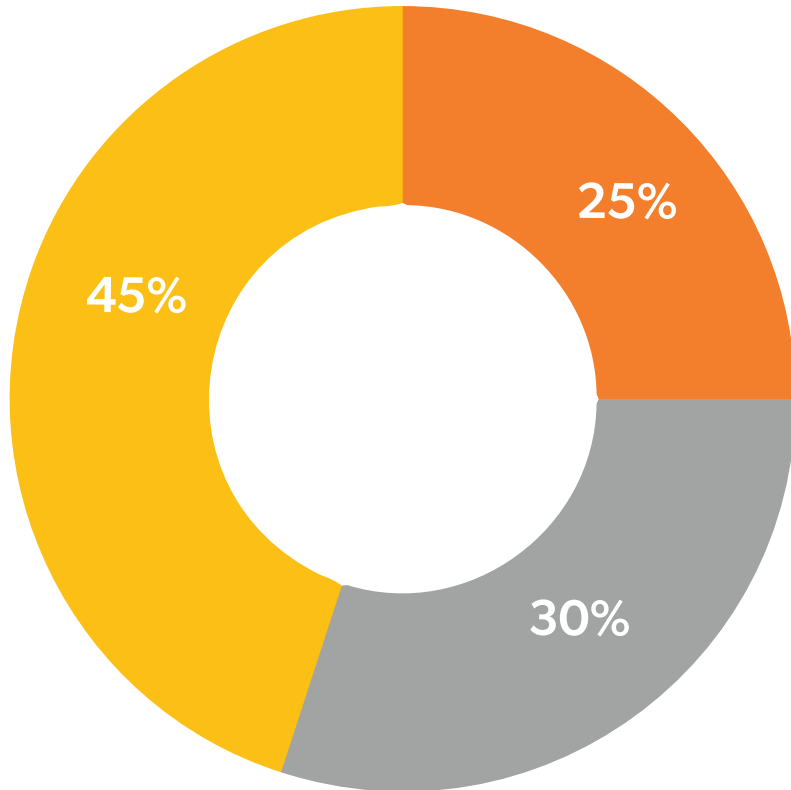
- CASH
- FIXED INCOME
- CANADIAN EQUITIES
- FOREIGN EQUITIES

FULFILMENT FUNDS	RANGE	TARGET
CASH	0% - 10%	5.0%
Educators Money Market Fund	0% to 10%	5.0%
FIXED INCOME	33% - 53%	43.0%
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%
CANADIAN EQUITIES	33% - 53%	24.5%
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%
FOREIGN EQUITIES	17.5% - 37.5%	27.5%
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%
TOTAL		100.0%

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



Educators Monitored Growth Portfolio



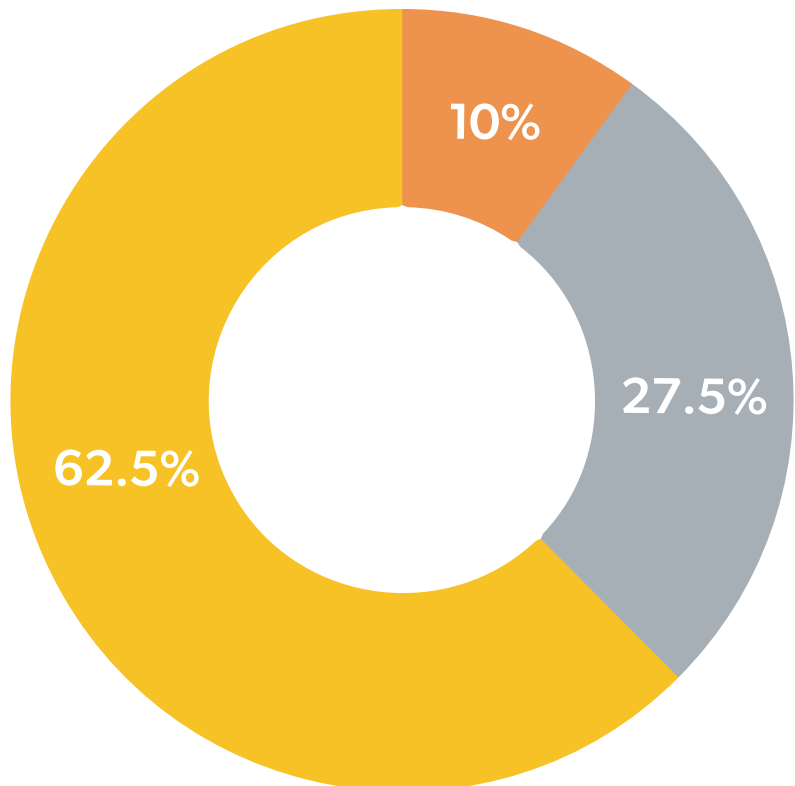
- CASH
- FIXED INCOME
- CANADIAN EQUITIES
- FOREIGN EQUITIES

FULFILMENT FUNDS	RANGE	TARGET
CASH	0% - 10%	0.0%
Educators Money Market Fund	0% to 10%	0.0%
FIXED INCOME	15% - 35%	25.0%
PH&N Short-Term Bond & Mortgage Fund	0% to 20%	2.5%
Educators Bond Fund	0% to 30%	10.0%
Educators BrighterFuture Bond Fund	0% to 6%	2.5%
RBC High Yield Bond Fund	0% to 10%	5.0%
RBC Emerging Markets Bond Fund	0% to 10%	5.0%
CANADIAN EQUITIES	20% - 40%	30.0%
Educators Dividend Fund	0.0%	0.0%
Educators Growth Fund	20% - 40%	27.5%
RBC Canadian Mid-Cap Equity Fund	0% to 5%	2.5%
FOREIGN EQUITIES	35% - 55%	45.0%
Educators US Equity Fund	5% to 45%	25.0%
RBC International Equity Fund	0% to 40%	7.5%
RBC International Equity Index Fund	0% to 40%	7.5%
RBC Emerging Markets Equity Fund	0% to 10%	2.5%
RBC Emerging Markets Equity Index ETF Fund	0% to 10%	2.5%
TOTAL		100.0%

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



Educators Monitored Aggressive Portfolio



- CASH
- FIXED INCOME
- CANADIAN EQUITIES
- FOREIGN EQUITIES

FULFILMENT FUNDS	RANGE	TARGET
CASH	0% - 10%	0.0%
Educators Money Market Fund	0% to 10%	0.0%
FIXED INCOME	0% - 20%	10.0%
PH&N Short-Term Bond & Mortgage Fund	0% to 5%	0.0%
Educators Bond Fund	0% to 10%	0.0%
RBC High Yield Bond Fund	0% to 10%	5.0%
RBC Emerging Markets Bond Fund	0% to 10%	5.0%
CANADIAN EQUITIES	17.5% - 37.5%	27.5%
Educators Dividend Fund	0.0%	0.0%
Educators Growth Fund	17.5% - 37.5%	24.5%
RBC Canadian Mid-Cap Equity Fund	0% to 6%	3.0%
FOREIGN EQUITIES	52.5% - 72.5%	62.5%
Educators US Equity Fund	10% to 60%	34.0%
RBC International Equity Fund	5% to 50%	11.0%
RBC International Equity Index Fund	5% to 50%	11.0%
RBC Emerging Markets Equity Fund	0% to 13%	3.25%
RBC Emerging Markets Equity Index ETF Fund	0% to 13%	3.25%
TOTAL		100.0%

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

