

# RBC Target 2040 Education Fd A(RBF276)

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Benchmark -

## Performance Analysis

March 31, 2025

### Growth of \$10,000

— Fund  
— Benchmark



### Trailing Returns %

YTD 1 Mth 3 Mth 6 Mth 1 Yr 3 Yr 5 Yr 10 Yr S. Incep\*

	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	0.1	-2.6	0.1	1.9	9.1	-	-	-	11.7
Benchmark	-	-	-	-	-	-	-	-	-

### Value Added

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\*Simulated performance since inception on July 18, 2022

### Calendar Returns %

■ Fund  
■ Benchmark



### Calendar Year

	2023	2024
Fund	10.9	15.5
Benchmark	-	-

## Investment Objective

This fund is an asset allocation fund specifically designed to meet the changing needs of investors who are saving money for the purpose of funding a post-secondary education that commences around 2040. The fund gradually shifts its asset mix from an emphasis on equity funds, in its early years, to an emphasis on money market funds as its "target" date (2040) approaches.

## Statistics

March 31, 2025

	Fund	Benchmark
Annualized Standard Dev	7.1%	-
Fixed Income	Fund	Benchmark
YTM	4.4%	-
Credit Quality	-	-
Average Maturity	-	-

## Risk Rating

March 31, 2025

Low	Medium	High
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The chart above shows the volatility level of the fund (based on standard deviation of the fund's total returns since inception).

## Portfolio Allocations

December 31, 2024

### Asset Allocations



Equity - United States	24.3%
Equity - Canada	23.5%
Equity - International	20.6%
Bonds - Domestic	19.7%
Bonds - Foreign	6.2%
Others	5.7%

### Sector Allocations

<b>Defensive</b>	<b>41.6%</b>
Fixed Income	25.9%
Consumer Goods	4.9%
Cash & Equivalent	4.5%
Health Care	4.4%
Utilities	1.9%
<b>Sensitive</b>	<b>34.9%</b>
Technology	14.9%
Consumer Services	5.6%
Energy	5.5%
Industrial Services	4.4%
Industrial Goods	3.3%
Telecommunication	1.3%
<b>Cyclical</b>	<b>23.4%</b>
Financial Services	16.6%
Basic Material	3.9%
Real Estate	2.9%
<b>Other</b>	<b>0.1%</b>
Other	0.1%
Exchange Traded Fund	0.0%

### Top Holdings

Top Holdings	% Assets
RBC Bond Fund Series O	15.17%
RBC High Yield Bond Fund Series O	12.86%
RBC Canadian Equity Fund Series O	12.24%
RBC European Equity Fund Series O	10.22%
RBC U.S. Equity Fund Series O	7.39%
RBC Private U.S. Large-Cap Core Equity Pool O	7.36%
PH&N U.S. Multi-Style All-Cap Equity Fund Series O	5.49%
RBC Canadian Dividend Fund Series O	5.10%
PH&N Canadian Growth Fund Series O	5.05%
RBC U.S. Mid-Cap Growth Equity Fund Series O	4.91%
<b>Total percentage of top 10 holdings</b>	<b>85.79%</b>
<b>Total number of holdings</b>	<b>16</b>