

RBC Cash Plus

Competitive rates for your cash



Wealth Management

Managing your cash is an important component in wealth planning with rising interest rates

To help make sure your cash is working for you, RBC Wealth Management offers RBC Cash Plus, a cash sweep option that provides a competitive interest rate.

Your RBC Cash Plus cash balances are deposited into accounts held by the Royal Bank of Canada branch located in New York.

Enjoy several benefits

- **Competitive** — Your deposits will receive a competitive interest rate.
- **Confidence** — Your deposits are with RBC, one of North America's leading diversified financial services companies. RBC has one of the highest credit ratings of any global financial institution: Moody's A1, Standard and Poor's A, Fitch AA-.
- **Liquidity** — RBC Cash Plus will automatically deposit and withdraw available cash balances as needed to cover deposit and withdrawal activity in your account resulting from deposits, wires, trades, etc.

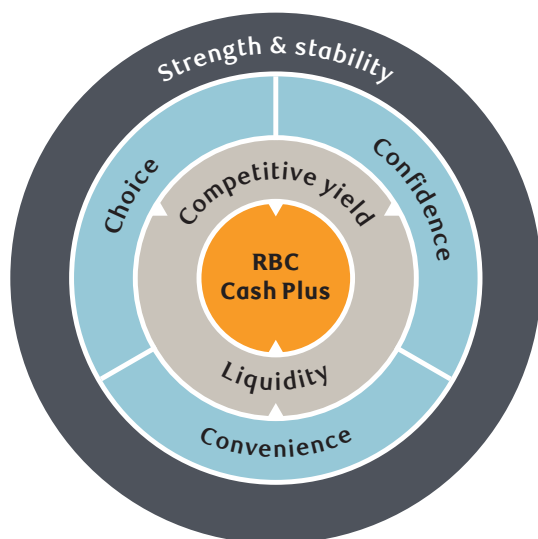
- **Convenience** — You can just set up RBC Cash Plus and let RBC Wealth Management do the work for you. With RBC Cash Plus you have the ability to use your Visa® Platinum Debit Card and write checks to access your funds at any time.

Who can participate?

RBC Cash Plus is available on all accounts except retirement accounts and not-for-profit entities organized to make a profit, such as corporations, partnerships, associations, business trusts and other organizations.

What are the risks?

It is important to understand the risks involved with choosing to hold your cash balances in a cash sweep program. Cash balances in RBC Cash Plus are not insured by the FDIC, SIPC or any governmental agency of the United States, Canada or any other jurisdiction. Contact your financial advisor regarding the risks.



RBC Cash Plus rates

Rate tiers (Based on total household cash balance) ²	APY (Household Assets Under \$10 Million)	APY (Household Assets Over \$10 Million)
\$5 million or greater	5.22%	5.38%
\$2 million to \$4,999,999	4.85%	5.22%
\$1 million to \$1,999,999	3.04%	5.22%
\$500,000 to \$999,999	2.02%	5.22%
\$250,000 to \$499,999	1.71%	5.22%
\$100,000 to \$249,999	1.46%	5.22%
\$99,999 or less	1.11%	5.22%

Annual Percentage Yield (APY) as of 4/1/2024.

Contact your financial advisor today to discuss how this cash sweep program may fit into your overall wealth planning—providing you with convenient and flexible access to your funds.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

1. As of February 28, 2023. Ratings (as at February 28, 2023) for legacy senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

2. Total Household Cash Balances include total RBC Insured Deposits and RBC Cash Plus balances for accounts household under Cash Segmentation household aggregation rules. For more information on RBC Insured Deposits and program banks, please see “Program Terms and Conditions” and “Program Banks” under RBC Insured Deposits on our public website at rbcbwm.com/disclosures.

RBC Cash Plus (“the Program”) is an automated cash sweep option that sweeps un-invested cash balances in clients’ accounts into interest-bearing deposit accounts (“Deposit Accounts”) at the RBC Three World Financial Center Branch (the Branch) located in New York, a U.S. branch of Royal Bank of Canada, a Canadian bank. Funds on deposit at the Branch are not insured by the Federal Deposit Insurance Corporation (FDIC), Securities Investor Protection Corporation (SIPC) or any governmental agency of the United States, Canada or any other jurisdiction. The Deposit Accounts are obligations of the Branch only, and are not obligations of RBC Capital Markets, LLC, or any of its affiliates or its business divisions, including RBC Wealth Management. The payment of principal and interest on Deposit Accounts at the Branch is subject to the creditworthiness of Royal Bank of Canada. In the event of the failure of the Branch, clients participating in the Program will become general unsecured creditors of Royal Bank of Canada. It is possible to lose money by holding deposits in this Program.

Deposit Accounts will earn the interest rate based on the total assets across all accounts within your household, as well as total balances of all Deposit Accounts within your household held in the RBC Insured Deposits and RBC Cash Plus cash sweep Programs. Interest rates/APY (Annual Percentage Yield) are subject to change without notice. Rates as of April 1, 2024.

Please see the “Cash Management” section on our public website at rbcbwm.com/disclosures. There you will find the RBC Cash Plus Program Terms and Conditions, and Program Interest Rates and segments. For more information see our “Cash Sweep Program Overview” which is also available on our public website.

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