



RBC cash sweeps

Options for your cash with competitive rates

Managing your day-to-day cash is a critical component of your wealth management plan. To help make sure your cash is working for you, RBC Wealth Management offers RBC Insured Deposits and RBC Cash Plus, cash sweep options that provide competitive interest rates.

Features

- **Liquidity** — Maintain immediate cash liquidity for trading opportunities or other needs
- **Confidence** — Up to \$5 million in aggregate FDIC coverage per account (\$10 million for joint accounts) with RBC Insured Deposits. RBC Cash Plus held by the Royal Bank of Canada branch located in New York. Supported by the strength of RBC
- **Convenience** — You don't have to manage relationships with multiple banks. We do it for you. Consolidating your cash has never been easier.

Rate tier	Total household cash balance¹	RBC Insured Deposits APY		RBC Cash Plus APY	
		Household assets under \$10 million	Household assets over \$10 million	Household assets under \$10 million	Household assets over \$10 million
1	\$5 MM +	5.12%	5.22%	5.22%	5.38%
2	\$2 MM to \$4,999,999	3.56%	5.12%	4.85%	5.22%
3	\$1 MM to \$1,999,999	2.53%		3.04%	
4	\$500,000 to \$999,999	1.51%		2.02%	
5	\$250,000 to \$499,999	1.11%		1.71%	
6	\$100,000 to \$249,000	0.90%		1.46%	
7	\$99,999 or less	0.85%		1.11%	

Annual Percentage Yield (APY) as of 3/1/2024.

Contact your financial advisor for more information



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. Total Household Cash Balances include total RBC Insured Deposits and RBC Cash Plus balances for accounts household under Cash Segmentation household aggregation rules, please see the Cash Management section of our public website at rbcbwm.com/disclosures or contact your Financial Advisor.

RBC Insured Deposits (“the Program”) is an automated cash sweep option that sweeps un-invested cash balances in clients’ accounts into interest-bearing deposit accounts (“Deposit Accounts”) with RBC affiliate banks and additional unaffiliated banks (“Program Banks”) up to applicable limits. Availability is subject to certain restrictions. The Program provides up to \$5 million in Federal Deposit Insurance Corporation (“FDIC”) insurance coverage per depositor in each insurable ownership capacity (“Deposit Limit”). Each Deposit Account constitutes a direct obligation of the Program Bank and is not directly or indirectly an obligation of RBC Wealth Management. More information regarding FDIC insurance is available at <http://www.fdic.gov>.

RBC Insured Deposits are not subject to market risk and potential value loss, but are subject to the risk of a Program Bank’s failure. In the event a Program Bank fails, deposits at each Program Bank are eligible for FDIC coverage up to applicable limits. Deposit balances in excess of the Deposit Limit will be invested with Excess Banks and are not covered by FDIC insurance. Currently, the Primary Excess Bank is City National Bank (“CNB”), an RBC Affiliate Bank. Monies held in RBC Insured Deposits are not covered by Securities Investor Protection Corporation (“SIPC”). For retirement accounts, balances in excess of the Deposit Limit are invested in an unaffiliated money market fund. Money market mutual fund investments are not insured by the FDIC or any government agency; they are instead covered by SIPC.

RBC Cash Plus is an automated cash sweep option that sweeps un-invested cash balances in clients’ accounts into interest-bearing deposit accounts (“Branch 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 FDIC, SIPC or any governmental agency of the United States, Canada or any other jurisdiction. The Branch 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 Branch 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 RBC Cash Plus will become general unsecured creditors of Royal Bank of Canada. It is possible to lose money by holding deposits in RBC Cash Plus.

Deposit Accounts and Branch 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 and Branch Deposit Accounts within your household. Interest rates/APY (Annual Percentage Yield) are subject to change without notice. Rates as of March 1, 2024.

Please see the “Cash Management” section on our public website at rbcbwm.com/disclosures. There you will find the RBC Insured Deposits Program Banks as well as Terms and Conditions and Program Interest Rates and segments for both programs. For more information see our “Cash Sweep Program Overview” which is also available on our public website.