



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 Deposit. 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 balance ¹	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%	5.23%	5.23%	5.39%
2	\$2 MM to \$4,999,999	3.56%	5.12%	4.86%	5.23%
3	\$1 MM to \$1,999,999	2.53%		3.05%	
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 November 1, 2023

Contact your financial advisor for more information



Wealth Management

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 rbcwm.com/disclosures or contact your Financial Advisor.

Interest rate tiers are based upon value of total deposit balances ("Total Bank Sweep Balances") in your household. For more information on how household and Total Bank Sweep Balance(s) are determined, please see the www.rbcwm.com/disclosures.

Please see "Program Banks" under RBC Insured Deposits on our public website at www.rbcwm.com/disclosures.

RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC.

Rates as of November 1, 2023. Deposit interest rates may be subject to change and may change without notice. Deposits placed in RBC Cash Plus 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. It is possible to lose money by holding deposits in this program.