

Environmental responsibility



**Wealth
Management**

Providing a broad range of educational materials to help you make well-informed investment decisions means maintaining a large sales literature library. Federal securities law also requires extensive documentation of account activity. Which is why you'll be glad to know that RBC Wealth Management is taking steps to minimize the environmental impact of serving you.

Print on demand

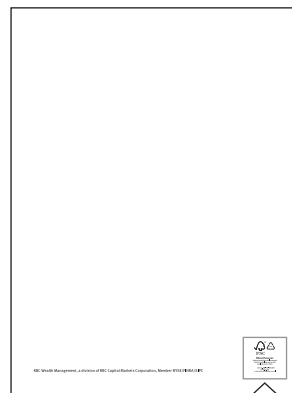
We produce a large portion of our branded educational documents only when they are needed by providing your financial advisor with electronic files covering a wide variety of topics and official RBC Wealth Management stock to print them on at his or her office. This process alone eliminates a great deal of unnecessary waste. An added benefit to you is that this process allows your financial advisor to deliver the most up-to-date information available about the financial strategies and solutions of interest to you.

Additionally, many of the newsletters, invitations and other communications you occasionally receive from the firm are printed on digital presses. This form of "print on demand" allows us to do shorter print runs and allows better control over the number of pieces printed. Again, this brings down

the amount of waste associated with producing information for you.

Certified "green" paper

Many items you receive are produced by Forest Stewardship Council (FSC) certified printers, using paper from forest resources and associated lands managed to meet the social, economic, ecological, cultural and spiritual needs of present and future generations. The FSC graphic guarantees that the literature has been produced in an environmentally responsible and beneficial manner. For more information, go to www.fsc.org.



RBC Wealth Management Connect®

Our online way to access account information also offers paperless reporting features. Simply go to www.rbcwmconnect.com and select the suppress mailings link for more information.

Reusing and recycling materials

Many of our major reports that use a lot of paper are printed on recycled paper of varying degrees. So far fewer trees are cut down in the process of sharing important news with you. We also frequently use ultraviolet inks, which are recyclable.

Our sales literature warehouse recycles everything that needs to be replaced. Office printer paper is also recycled at the corporate and branch level, as well.

RBC Wealth Management takes a number of steps to minimize the environmental cost of serving you. It's not just the right thing to do for current and future generations ... in many cases it helps us reduce the financial costs, as well. Thank you for helping us be an environmentally responsible corporate citizen.

Non-deposit investment products: • Not FDIC insured • Not bank guaranteed • May lose value