

Save money by saving the environment



Wealth
Management

There are lots of little things you can do every day to save money by reducing the costs associated with consuming natural resources. Together over time, these little things can add up in your pocketbook. And if enough people do their part, these little things can really add up for the environment, too.

Save Energy

- Reduce heating and cooling costs by adjusting your thermostat a few degrees.
- Unplug appliances when not using them to reduce “phantom” energy consumption. (Or use a “smart” power strip that cuts power to appliances when not in use.)
- Turn off the lights when you leave the room.
- Turn down the heat or turn off the air conditioner when you’re not at home.
- Purchase energy efficient home appliances to reduce energy consumption and utility bills.
- Wash clothes in cold water to reduce energy use up to 85%.*
- Use a drying rack or clothesline instead of an electric or gas clothes dryer.

Easy win: Install Compact Fluorescent Light bulbs (CFLs). The average family can save 50% on their light bill by switching five incandescent bulbs to CFLs. If every household in the country did this, it would eliminate the same

*amount of greenhouse gases as removing 8,000,000 cars from the road every year. ***

Save Water

- Take shorter showers to lower your water and heating bill.
- Install low-flow faucets and showerheads to reduce cost of heating water up to 50%.**
- Make sure you have a faucet aerator on each faucet to conserve heat and water while keeping water pressure high.

Easy win: Use a reusable water bottle filled with filtered tap water instead of buying expensive bottled water to save money and cut down on container waste.

Save paper

- With the personal computer playing a major role in our lives, we are using more paper than ever before. To save on what you spend on paper, print on both sides of it. Always remember to recycle used paper instead of throwing it in the trash. Purchasing paper made with post-consumer recycled materials also helps conserve natural resources.
- Pay your bills online to save the cost of a stamp and eliminate the paper used to make the transaction.

Easy win: Subscribe to our online account access management tool and elect to go online to read statements, trade confirmations, mutual fund prospectus, reorganization notices and/

or tax documents instead of receiving them in the mail. It will cut down the clutter in your mail box and you will still be able to effectively review and manage your account without using more paper.

Save Gas

- **Leave the car at home** — Taking public transportation to work may cost less than what you would pay for gas and parking, and it reduces the amount of pollution associated with your commute.
- **Trade four wheels for two** — When you cycle (or walk) to work or for small errands, you get exercise that benefits your health. And the money you save by reducing the amount of gas you put in your car can be spent on other things.
- **Get a tune up** — When your car’s engine is in optimum working order, you’ll save fuel and pollute less when you drive.
- **Keep your tires properly inflated** — Properly inflated tires help you reduce CO2 emissions and improves gas mileage, which saves you money.
- **Drive wisely** — Avoid idling and unnecessary accelerating or braking, which wastes gas and increases CO2 emissions.

Easy win: Slow down. Driving your vehicle at 55 mph instead of 65 mph can improve your mileage by about 15% and reduce emissions considerably.

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

* Source: World Watch Institute

** Source: Royal Bank of Canada (NYSE, TSX: RY)