

Investment Access Account



**Wealth
Management**

The foundation for your financial needs

Today, more and more investors are discovering that the key to successfully managing their cash and investments is by establishing one convenient, flexible and comprehensive account as the foundation for their finances. An RBC Wealth Management Investment Access[®] Account can provide this foundation. It's an account that provides you with what you need, when you need it.

Easy access to cash

When you don't need your cash, it should be working for you. But when you need money, it should be easily accessible. And when your money needs to move from one place to another, the more automatic the better. RBC Wealth Management's Investment Access Account provides several options for easily accessing your cash. Some of these options include:

Apple Pay[®]

You can now use Apple Pay with your RBC Investment Access Account Visa Platinum Debit Card to make purchases.¹ With the touch of a finger, it's a safe, fast and easy way to pay and go when visiting restaurants, making travel arrangements or shopping. You will also enjoy real-time purchase information including instant payment receipt and 24/7 mobile access to your Apple Pay transaction information.

Visa Platinum Debit Card

Your Investment Access Account includes an RBC Visa[®] Platinum Debit Card that

provides convenient access to your cash combined with enhanced fraud protection and platinum level benefits.

Enhanced fraud protection — Every time you make a purchase at a chip-activated terminal, a unique transaction code is created, which prevents this data from being used fraudulently if it is stolen.

Liability protection — With Visa's Zero Liability Policy, if your card is lost or stolen, you are protected against unauthorized use.²

Platinum benefits — Use the complimentary 24/7 concierge service for restaurant reservations, event tickets, travel arrangements and more.

With worldwide acceptance, you can feel confident using your RBC Visa Platinum Card everywhere you shop, dine or travel.

Additionally, your Visa Platinum Debit Card includes:

- Instant access to cash at more than 800,000 ATM locations and 400,000 banks worldwide
- Immediate cash back when making point-of-sale (POS) transactions using your PIN at participating merchants
- Free ATM access at PNC Bank and ATMs displaying the MoneyPass logo
- No foreign transaction fee when using your card overseas
- Extended warranties on items purchased with your card, travel and emergency assistance, auto rental insurance and other services

Mobile wealth management

With our new RBC Wealth Management Online app, you can connect with us from anywhere. View your accounts, send secure messages and review your investment mix, performance data and other key information in the app. You can also safely and securely deposit checks through the mobile check deposit functionality. Available for your iPhone[®], iPad[®] or Android[™] device, the app is free on the App Store[®] or on Google Play[™].

For more information about these benefits, please review the Visa Guide to Benefits.

RBC Online Bill Pay

RBC Online Bill Pay is an electronic bill payment service that enables you to pay your bills electronically. Use this service with your account(s).³ No paper checks, no stamps, no rushing to the mailbox to get the envelope postmarked in time. Simply set up your payees and you are ready to go. This service is offered at no charge⁴ to our clients. Visit www.RBCOnlineBillPayUSA.com or follow the online enrollment link found on our client account website. If you don't currently have online access to your accounts, please ask your financial advisor to help you sign up today.

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.

Check-writing

Investment Access Account check-writing privileges offer exceptional benefits, including:

- Your first set of standard checks free of charge
- No per-check charges
- Budget planning with help from check expense tracking
- Check payee information
- Online check copies

Electronic funds transfer

As an RBC Wealth Management client, you have a wealth of opportunities available to automate the movement of funds, including Automated Clearing House (ACH), wire transfers and RBC Online Bill Pay.

Easy access to credit

If your Investment Access Account includes RBC Express® Credit, you have immediate access to credit by writing a check or using your Visa Platinum Debit Card. You may borrow up to 50 percent of the value of eligible securities in your account. It's an easy way for you to help meet short-term borrowing needs, make larger purchases or leverage your securities to make additional investments. Ask your financial advisor for more information on RBC Express Credit.

Simple, comprehensive account management tools

As the foundation for your investment needs, your Investment Access Account provides several features for tracking your portfolios. Whether you want to keep close tabs on your account or are only interested in the "big picture," this simple yet comprehensive

account management tool provides the information you need, when you need it. These options include online access to your account, plus monthly and annual statements.

Features of the account statement include:

- Securities activity
- Interest, dividends, withdrawals and deposits
- Current portfolio holdings
- Visa Platinum Debit Card activity
- Check payee coding
- Expense tracking

Put your money to work immediately

A key benefit of the Investment Access Account is that it keeps your money working for you all of the time. The cash in your account will automatically sweep into the cash or money market option you have selected. Choose cash investment options, including an FDIC-insured cash sweep.

Fees

The Investment Access Account annual fee is \$140, but will be waived when the client household balance exceeds \$250,000 or has \$500 or more in commissions in the 12 months prior to the assessment of the fee.

One account that's always working for you

Make RBC Wealth Management's Investment Access Account your foundation and you'll have easy access to the unprecedented opportunities in today's investment markets.

Talk to your financial advisor today about the benefits of an Investment Access Account.

Investors should consider the investment objectives, risks and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your RBC Wealth Management financial advisor. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance.

RBC Wealth Management is not a tax or legal advisor. All decisions regarding the tax implications of your investments should be made in connection with your independent tax, legal or estate planning advisor.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds.

RBC Express Credit is a margin product and may not be suitable for all investors. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as to issue a margin call or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. Before you sign a Margin Agreement, it is important that you read and fully understand the Margin Disclosure Statement, which describes additional risks involved in trading securities on margin.

1. Visit the Apple Pay website at www.apple.com/apple-pay to learn more. For questions about how to set up Apple Pay with your RBC Visa Platinum Debit Card, please call card services at 1 (866) 689-6101 and press 5 to speak with a representative.

2. Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

3. Foreign and Retirement accounts, such as an IRA, are not eligible to be funding accounts.

4. Basic bill presentment and bill payment are provided at no charge. Value added services such as overnight payments, invoice scanning and data CDs have a usage charge.

Apple Pay, iPhone and iPad are registered trademarks of Apple Inc. The App Store is a service mark of Apple Inc.

Android is a trademark of Google LLC.

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