

Standard Account



Wealth
Management

The Standard Account at RBC Wealth Management serves as a basic cash account alternative should you choose not to take advantage of the more comprehensive suite of cash management services of the RBC Cash Management Account.

Basic account management tools

RBC Wealth Management online account access

Registering for our online account access can help enhance the productivity of the relationship you have with your financial advisor. It provides secure access to your current account information as well as timely market quotes and news. It also features calculators, interactive charts and other tools that can help you make well-informed investment decisions.

Account statements

You will receive detailed account statements that include gain/loss and asset allocation information. The account statements are mailed on a monthly basis if activity occurs in the account during the month. Otherwise, statements are mailed on a quarterly basis.

Plus, you can reduce on the number of mailings you receive from us, simplify account tracking and streamline record management by electing to read one or more of the following documents online at www.rbcwm-usa.com:

- Quarterly and monthly account statements
- Trade and nontrade confirmations
- Tax documents
- Proxies and reorganization notices
- Mutual fund prospectuses

Cash and money market investment options

The cash and money market sweeps for a Standard Account occur on either a daily or weekly basis depending on the account level balance. Choose from a variety of competitive taxable and tax-exempt cash investment options, including an FDIC-insured cash sweep.

Optional features to access your cash

Online bill pay

Utilizing RBC Online Bill Pay enables you to pay your bills electronically using your RBC Wealth Management account. No paper checks, no stamps, no rushing to the mailbox to get the

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™.

In addition, if you have an Apple® device, you have the convenient option of Apple Pay®. Instead of having to carry your debit card with you, or going through the hassle of constantly entering payment and contact information for online purchases, you can “pay and go” with just one touch of your iPhone.

envelope postmarked in time. With RBC Online Bill Pay, you will enjoy:

- Email notifications when bills arrive
- The ability to schedule payments in advance
- Complimentary online account access

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.

Electronic funds transfer

A Standard Account also allows for electronic movement of funds, including options such as Automated Clearing House (ACH), and wire transfers.

You may find that moving funds electronically means your free cash can be put to work faster (and earn interest) rather than sitting in the mail. Automating the movement of funds is also a great tool to establish a disciplined strategy for regular investing.

Fees

To help us continue to provide you with these and other services you have come to expect, we assess a \$140 annual fee on Standard Accounts, unless the account meets one of the following conditions:

- The account is included in a client household worth \$250,000 or more
- The account is included in a client household that has greater than \$500 in commissions in the 12 months prior to the assessment of the fee

Start investing your hard-earned money with an RBC Wealth Management Standard Account and its helpful account management tools. This is an ideal account for a new investor. Talk to your financial advisor for more information about the Standard Account and whether this vehicle is right for you.

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.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other U.S. 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.