

# Business continuity plan



Wealth  
Management

RBC Capital Markets, LLC (the firm) is committed to protecting its employees, clients and their assets at all times, including in times of emergency. As part of this commitment, and in compliance with the internal Enterprise Business Continuity Management policy and industry regulations (FINRA, NFA, et al.), the Firm maintains a business continuity plan (the plan).

The plan provides for sustainable operating environments during any crisis/incident or major business interruption that adversely impacts the firm's ability to conduct business. The plan addresses various scenarios including but not limited to a departmental disruption, building, city-wide or regional disruption, or a pandemic incident.

The planning process begins with a review of financial and operational risk, communications, continuity plan documentation and exercises. The firm employs multiple work area recovery strategies to provide continuous support. These strategies include but are not limited to: work displacement, work load shifting, alternate physical facilities, remote access, etc.

The firm has implemented steps to allow clients prompt access to their funds and securities in the event of a significant business disruption. The recovery time objectives for the firm's essential

business processes are determined through an annual business impact analysis. These recovery objectives may be negatively affected by the unavailability of external resources and circumstances beyond the firm's control.

The plan is maintained in multiple locations and updated annually or whenever there is a material change to the business.

The firm continuously tests throughout the year to improve the plan and provide the best possible recovery solution to the firm and its clients. Because the firm's plan contains details of a confidential and proprietary nature it is not distributed to the public. The plan is subject to modifications and any material changes to the statement above will be promptly posted on the firm's websites as required by applicable law. Hard copies of this disclosure document can be obtained upon contacting your RBC Wealth Management financial advisor.

**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.**