

RBC Cash Plus

You work hard and your cash should too



Wealth
Management

Managing your cash is an essential part of comprehensive wealth management planning. Yet persistently low interest rates have been challenging for savers.

To help make sure your cash is working for you, RBC Wealth Management offers RBC Cash Plus, a cash sweep option that provides a competitive interest rate.

Your RBC Cash Plus cash balances are deposited into accounts held by the Royal Bank of Canada Branch located in New York.

Enjoy several benefits

- **Competitive** — Your deposits will receive a competitive interest rate, backed by the strength and stability of RBC.
- **Confidence** — Your cash balances will be deposited with RBC. RBC has one of the highest credit ratings of any global financial institution: Moody's Aa2, Standard and Poor's AA-, Fitch AA+.¹

- **Convenience** — RBC Cash Plus will automatically deposit and withdraw available cash balances as needed to cover deposit and withdrawal activity in your account resulting from deposits, wires, trades, etc. Just set it up and let RBC Wealth Management do the work for you. Plus, when you use RBC Cash Plus with your RBC Wealth Management Investment Access[®] account, you can write checks and use your Visa[®] Platinum Debit Card to access your funds anytime.

What are the risks?

Before you select RBC Cash Plus, it is important to understand the risks involved with choosing to hold your cash balances in a cash sweep program. Cash balances are not insured by the FDIC, SIPC or any governmental agency of the United States, Canada or any other jurisdiction.

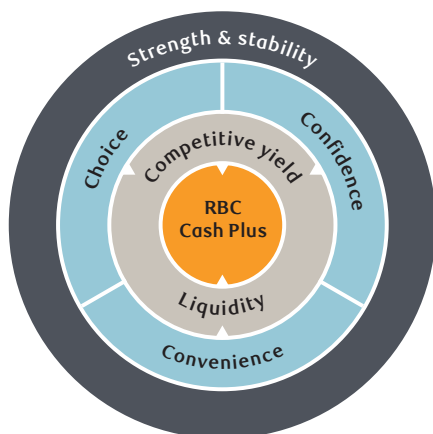
Cash balances deposited in RBC Cash Plus are obligations of the Royal Bank of Canada through its branch located in New York, and are not obligations of RBC Capital Markets, LLC, or any of its affiliates,

including RBC Wealth Management. The payment of principal and interest on deposit accounts is subject to the creditworthiness of RBC. In the event of the failure of the Royal Bank of Canada Branch in New York, clients participating in RBC Cash Plus will become general unsecured creditors of the Royal Bank of Canada.

Who can participate?

RBC Cash Plus is available to individual investors, sole proprietorships and qualified nonprofits. Trusts and custodial accounts may participate so long as all beneficiaries are eligible. Also, it can be used in all taxable accounts including those accounts using an investment advisory program such as Portfolio Focus[®]. Additionally, it can be used in individual retirement accounts.

Entities organized to make a profit, such as corporations, partnerships, associations, business trusts and other organizations, are not eligible to participate. Additionally, retirement accounts using an investment advisory program cannot use RBC Cash Plus.



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.

You work hard, your cash should too

RBC Cash Plus offers an opportunity to make your cash work harder for you by depositing your cash balances into deposit accounts that pay a competitive interest rate, backed by the strength and stability of RBC—a global leader in diversified financial services.

Contact your RBC Wealth Management financial advisor today to discuss how RBC Cash Plus may help you accomplish your wealth management goals.

1. As of October 30, 2020. Ratings (as at October 30, 2020) for legacy senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

Deposit interest rates may be subject to change and may change without notice. Deposits placed in RBC Cash Plus are not insured by the Federal Deposit Insurance Corporation ("FDIC"), Securities Investor Protection Corporation ("SIPC") or any governmental agency of the United States, Canada or any other jurisdiction. It is possible to lose money by holding deposits in this program. Your RBC Wealth Management financial advisor may receive compensation in connection with offering or referring these services.

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