Go paperless

Enjoy the benefits of paperless delivery



Instead of waiting for the mail to arrive or worrying about the risk of fraud and identity theft that may come with mailed documents, our secure website gives you the safety and simplicity of reading your documents online.

When you have a new document available to view, we'll send you an email. Just click the link in the email, sign into our site and view the document. It's that easy.



Security

We follow rigorous security practices to help protect your information online.



Convenience

View an archive of documents going back several months, even years, for many documents.



Simplicity

Trade the clutter of paper for convenient online access. No more paper filing of documents, no more time-consuming searches for them later.



Environmental responsibility

Going paperless is an easy way for us to do our part in preserving natural resources.

Choose your paperless elections

You can elect to receive one or more of the following documents online:

- Monthly and annual statements, disclosures and notices¹
- Trade and non-trade confirmations
- Tax documents
- Mutual fund prospectuses
- · Proxy and reorganization notices

Who can make paperless elections?

For security purposes, only account owners are able to elect paperless options for their accounts. Please see the table on page two for specific information on who can make paperless elections.

Rest assured your privacy is guarded

We are committed to providing you with a secure online experience. Protecting your information and safeguarding you from fraud are among our highest priorities. In addition to our stringent privacy practices, we employ a diverse range of current technologies and security mechanisms for the safety, confidentiality and integrity of your information and transactions.

Important notes:

Not all documents are available electronically from fund companies. If you elect paperless documents, you may still receive mailings if the fund company does not provide an electronic version of the document.

New: Summary statements are now available to view online for eligible accounts.

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.

Please note that not all accounts qualify for annual statements. Only accounts coded with Premier client status or those with RBC Cash Management Account checking and/or Visa will get them. Not all disclosures are available for paperless delivery.

Secure individual election and management of your online documents

The table below shows who can make paperless elections on various account types.

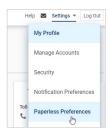
Account type	Who can make elections?
Single account	Account owner, with the following exception:
	 If an account owner has given power of attorney to another individual, that individual may make paperless elections in the account as long as the firm has the necessary power of attorney paperwork on file for the account.
Joint account	One of the account owners
Custodial account	Custodian only (minors will be denied access)
Estate account	Executor or administrator
Partnership	Any of the partners
Trust account	Any of the trustees
Investment club	Any of the documented investors in the club
Corporation	Officer listed on the corporate resolution form or certificate of investment powers
Qualified plan	An individual listed as For Benefit Of (FBO) on the account who also receives a statement at their home address may make paperless elections. An FBO individual listed only on a duplicate statement may not make paperless elections for the account.
Institutional	Officer listed on the institutional account agreement

Paperless reporting for proxy information and reorganization notices is not available for managed accounts. These account owners may elect paperless reporting for account statements, trade confirmations, tax documents and mutual fund prospectuses.

Go paperless today

Going paperless is available only to clients who are registered for Wealth Management Online. To register, visit rbcwealthmanagement.com and select **Register** from the **Access Your Account** sign in box. If you're already registered, log in and complete the following steps.

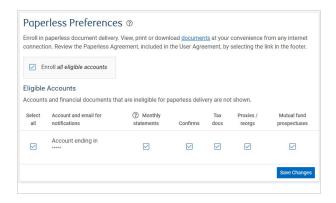
 Click on the drop down menu in the top right corner labeled Settings. Select Paperless Preferences.



In order for you to receive mutual fund prospectuses, proxies, and other important documents (often sent by the independent mutual fund providers), it is recommended to add the list of trusted email addresses to your email preferences or junk mail settings.

- prospectus_mbox@investordelivery.com
- Id@ProxyVote.com
- Price_alerts@interactivedata.com
- · Price_alerts@idmanagedsolutions.com

- 2. If you wish to go paperless for all eligible accounts, you may select **Enroll all eligible accounts**, and save changes.
- 3. If you wish to edit your eligible accounts individually, select edit and/or select the boxes for the documents you want to go paperless. Click **Save Changes**.



If you have technical or functional questions about this site, call Client Support Services toll free at: (800) 933-9946 weekdays from 8 a.m. to 10 p.m. ET and Saturday from 10 a.m. to 6 p.m. ET. If you have any investment questions, contact your financial advisor.