

RBC Premier Line of Credit

Meeting Your Liquidity Objectives and Cash Management Needs

Adhering to a disciplined investment strategy is important. Yet, if you ever encounter cash-flow issues, or want to make a major purchase, you might be forced to dip into your investments — a move which, if repeated often or executed at the “wrong” time in the market, could slow your progress toward your key financial objectives.

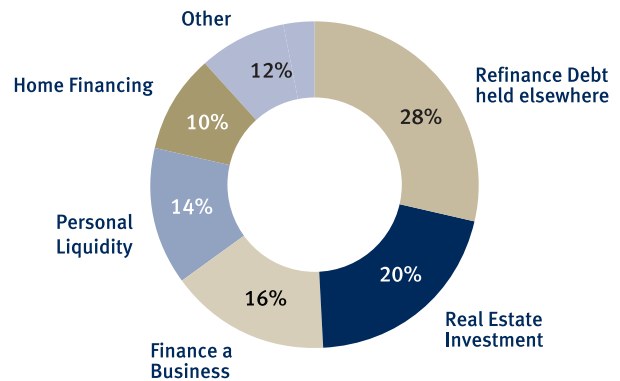
To maintain your investment portfolio while meeting your cash-management needs, you may want to take advantage of the RBC Premier Line of Credit. This is available through our affiliated company, the U.S. branch of Royal Bank of Canada (the international division of RBC Wealth Management). Your Investment Professional, working with a dedicated Credit Specialist, can help you evaluate your cash flow and credit needs and provide you with appropriate lending solutions.

USING THE RBC PREMIER LINE OF CREDIT

The RBC Premier Line of Credit is a revolving line of credit secured by one or more of your eligible investment accounts. The value and type of your eligible securities portfolio determines the amount of your RBC Premier Line of Credit. You may elect to lock-in your loan rate for periods ranging from one month to one year.

One of the key benefits of loans funded through the RBC Premier Line of Credit is the ability to offer you competitive interest rates which are LIBOR-based. LIBOR is the interest rate that the world’s largest international banks charge each other for loans. Historically, the LIBOR rate has been lower than the “prime” rate, the interest rate that U.S. banks charge to their most creditworthy customers.

Why Clients are Borrowing



Based on new RBC Premier Line of Credit borrowings

Because of Royal Bank of Canada’s strong balance sheet and solid credit rating, it can borrow in global markets — and, in turn, offer you lower-than-average rates on your personal financing.

Other features of securities-based loans include:

- *Choice of Fixed Interest Rate Periods* — Choose a borrowing interest rate that is reset monthly, quarterly, annually or every two months — and have the flexibility to change the term as needed.
- *The Option to Borrow in Major Currencies* — Allows you to take advantage of favorable differences in interest rates among major global currencies exchange rates through loans denominated in U.S. or Canadian dollars, Euros, Japanese yen, British pounds, or Swiss francs.
- *No Set Up Fee.*
- *Interest-Only Loans* — Pay interest on a quarterly or monthly basis.



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- **Flexible Repayment Options** — The option to pay off the loan in whole or in part without prepayment fees on any date in the future when an interest rate reset occurs.
- **Lines of credit starting from \$500,000.**

MEET A VARIETY OF GOALS WITH THE RBC PREMIER LINE OF CREDIT

You'll find that the RBC Premier Line of Credit is a flexible cash-management tool that you can use to help meet virtually any financial goal.

- **Refinance High-Interest Debt** — Increase your cash flow by consolidating your high-interest debts.
- **Invest in a Business** — Gain short-term working capital to invest or expand your business, fund capital expenditures or finance a partner buyout.
- **Finance a Major Purchase** — Acquire artwork, a pleasure boat or even a private aircraft.
- **Satisfy Tax Obligations** — Pay off a tax bill quickly without having to sell investments.
- **Meet Real Estate Financing Needs** — Purchase or remodel a home, or purchase investment property.

ABOUT THE INTERNATIONAL DIVISION OF RBC WEALTH MANAGEMENT

The international division of RBC Wealth Management serves high net worth and niche institutional clients in select markets around the world. Client solutions include private banking and credit, international trust services, discretionary investment management, international full-service brokerage and global custody and fund administration. With over 30 offices worldwide, the international division is among the top 20 global private banks in the world.



WHAT YOU SHOULD KNOW ABOUT THE RBC PREMIER LINE OF CREDIT

RBC Premier Line of Credit may not be suitable for all investors. Before using any of these products, you should read the literature and the regulatory disclosures that will be provided, and ensure you understand the risks involved. These securities-based loans are demand loans and are subject to minimum collateral requirements. You must maintain sufficient collateral to support your outstanding borrowings under the credit line.

FOR MORE INFORMATION

The RBC Premier Line of Credit can be an important element in your overall wealth planning strategy. To learn more about the RBC Premier Line of Credit, please contact your Investment Professional.

This information has been provided by affiliated corporate entities consisting of Royal Bank of Canada and RBC Capital Markets Corporation, a wholly owned subsidiary of Royal Bank of Canada. Royal Bank of Canada is regulated by the Office of the Superintendent of Financial Institutions in Canada and the Office of the Comptroller of the Currency in the United States. Credit services are provided by Royal Bank of Canada and are subject to their terms and conditions, including credit approval. Credit Specialists are employees of Royal Bank of Canada. RBC Capital Markets Corporation may receive compensation in connection with these services.

RBC Premier Line of Credit facilities are repayable upon demand of the lender. You will be responsible for the cost of breaking the underlying interest contract before the end of the contract term if any loan amount is repaid in whole or in part (voluntarily or involuntarily).

Loans issued in foreign currencies may involve risk not typically associated with U.S. dollar denominated loans; including, but not limited to, differing valuations, currency fluctuations, political and economic instability, foreign taxation and different accounting methods.

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