

Investment Access[®] Account

THE FOUNDATION FOR YOUR FINANCIAL NEEDS

Today, more and more investors are discovering that the key to successfully managing their cash and investments is by establishing one convenient, flexible and comprehensive account as the foundation for their finances. An RBC Wealth Management[®] Investment Access Account can provide this foundation. It's an account that provides you with what you need, when you need it.

EASY ACCESS TO CASH

When you don't need your cash, it should be working for you. But when you need money, it should be easily accessible. And when your money needs to move from one place to another, the more automatic the better. RBC Wealth Management's Investment Access Account provides several options for easily accessing your cash. Some of these options include:

VISA[®] GOLD CHECK CARD

Your Investment Access Account includes a VISA[®] Gold check card with convenient, flexible features, including:

- Instant access to cash at more than 800,000 ATM locations and 400,000 banks worldwide;
- Free ATM access at JPMorgan Chase, RBC Bank, Publix Presto and ATMs displaying the MoneyPass logo;
- A robust rewards program in which you earn points to redeem for travel and merchandise online at www.rbcrewardusa.com; and

- Extended warranties on items purchased with your card, travel and emergency assistance, auto rental insurance and other services.

CHECK-WRITING

Investment Access Account check-writing privileges offer exceptional benefits, including:

- Your first set of standard checks free of charge;
- No per-check charges;
- Budget planning with help from check expense tracking;
- Check payee information; and
- Image check copy statement if desired.

ELECTRONIC FUNDS TRANSFER

As an RBC Wealth Management client, you have a wealth of opportunities available to automate the movement of funds, including Automated Clearing House (ACH), wire transfers, and Online Bill Pay.

EASY ACCESS TO CREDIT

If your Investment Access Account includes the margin feature, you have immediate access to credit by writing a check or using your VISA[®] Gold check card. You may borrow up to 50 percent of the value of marginable securities in your account. It's an easy way for you to help meet short-term borrowing needs, make larger purchases or leverage your securities to make additional investments. Ask your Financial Consultant for more information on margin borrowing.



RBC Wealth Management[®]

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SIMPLE, COMPREHENSIVE ACCOUNT MANAGEMENT TOOLS

As the foundation for your investment needs, your Investment Access Account provides several features for tracking your portfolios. Whether you want to keep close tabs on your account or are only interested in the “big picture,” Investment Access is the simple yet comprehensive account management tool that provides the information you need, when you need it. These options include access to our client account website, plus monthly and annual statements.

RBC WEALTH MANAGEMENT CONNECT – YOUR ONLINE RESOURCE

As an RBC Wealth Management client, you have free round-the-clock access to our online service, RBC Wealth Management Connect at www.rbcwmconnect.com. This service provides you with timely information (deposits, withdrawals, account balances) and details on your account. It allows you to view valuable market data, including interactive charts, research, profiles, company news, and other helpful information.

MONTHLY AND ANNUAL SUMMARY STATEMENTS

In addition to our online service, you'll receive concise, easy-to-read monthly statements. Annual summary statements are also produced for all accounts in your statement household.

Features of the account statement include:

- Securities activity
- Interest, dividends, withdrawals and deposits

- Current portfolio holdings
- VISA[®] Gold check card activity
- Check payee coding
- Expense tracking

PUT YOUR MONEY TO WORK IMMEDIATELY

A key benefit of Investment Access is that it keeps your money working for you all of the time. Every day, the cash in your account will automatically sweep into the cash or money market option you have selected. Choose from a variety of competitive taxable and tax-exempt cash investment options, including an FDIC-insured cash sweep.

FEES

The Investment Access Account annual fee is \$150, but will be waived when the client household balance exceeds \$250,000 or has \$500 or more in commissions in the 12 months prior to the assessment of the fee.

ONE ACCOUNT THAT'S ALWAYS WORKING FOR YOU

Make RBC Wealth Management's Investment Access Account your foundation and you'll have easy access to the unprecedented opportunities in today's investment markets.

Talk to your Financial Consultant today about an Investment Access Account.



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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 Consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance.

RBC Wealth Management is not a tax or legal advisor. All decisions regarding the tax implications of your investments should be made in connection with your independent tax, legal or estate planning advisor.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other 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.

Purchasing securities on margin may not be suitable for all investors. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as to issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. Before you sign a Margin Agreement, it is important that you read and fully understand the Margin Disclosure Statement, which describes additional risks involved in trading securities on margin.

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