RBC Wealth Management Connect

www.rbcwmconnect.com

YOU'RE MAKING THE RIGHT CONNECTION

If you're an RBC Wealth Management client — or you're about to become one — then you'll be interested in RBC Wealth Management Connect, an online service that gives you access to your account information 24 hours a day, seven days a week.

With RBC Wealth Management Connect, you'll find it simple to stay up to date with all your accounts. Just as important, you'll be able to build a stronger relationship with RBC Wealth Management, and with all your account information available anytime, you can work more efficiently with your Financial Advisor to help achieve your financial goals.

Welcome to RBC Wealth Management Connect. You'll be glad you logged on.

YOU'LL KNOW EXACTLY WHERE YOU STAND — EVERY DAY

The site helps keep you up to date on your RBC Wealth Management accounts. Market information, as well as the value of your account should you choose to update it while visiting the site, is delayed approximately 20 minutes. Your current positions are updated as they change throughout the day.

HERE'S A LOOK AT SOME OF THE INFORMATION YOU CAN ACCESS

Account Information[1] — Find out how your holdings are doing throughout the day and see how they stack up versus the appropriate index. In addition, online transaction details, realized gain/loss information, unrealized gain/loss information, interactive charting and calculators, and a customizable stock watch keep account information at your fingertips.

Online Documents — Access and print many of your RBC Wealth Management financial documents, including monthly statements, trade confirmations, and tax documents — at your convenience.

Research — To help you stay abreast of your portfolio, you need comprehensive information — and that's just what you'll get on RBC Wealth Management Connect. Our equity capital markets group, RBC Capital Markets, follows hundreds of stocks in five core industry sectors: consumer, energy, services, health care, and technology.

Planning and Reporting — Download information about your transactions, balances and positions into your Microsoft® Money®, Intuit® Quicken® and/or Intuit TurboTax® software to help you make well informed budgeting decisions and simplify your tax returns preparations.

Portfolio Tracker — Our Portfolio Tracker allows you to virtually consolidate and simultaneously view all your stocks and mutual funds in one place, even if they are held at various institutions, as well as create hypothetical portfolios.

RBC Wealth Management®

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CONTROL WHAT INFORMATION YOU RECEIVE IN THE MAIL

If you want to cut down on the clutter in your home office or simplify the way you monitor the progress of your account(s), you can choose to stop receiving one or more of the following documents by mail and elect to access the information solely online. The choice is yours. Once the information is available, you'll receive an e-mail linking you directly to the site. It's that easy.

- Account Statements
- Trade Confirmations
- Tax Documents
- Proxies and Reorganization Notices
- Mutual Fund Prospectuses

STAY CONNECTED WITH YOUR FINANCIAL ADVISOR

When you sign on to RBC Wealth Management Connect, you can quickly and easily send e-mail messages to your Financial Advisor.

This can be quite helpful as you and your Financial Advisor work together toward achieving your financial goals. With e-mail, you can send messages and questions to your Financial Advisor any time, day or night — whenever it's convenient for you.

And, since you'll have your updated account information in front of you, your inquiries and comments to your Financial Advisor will be based on timely data — which gives you a big advantage in making informed decisions.

Although we cannot accept transaction or account instructions over e-mail, you are free to discuss the state of your accounts, any changes in your financial situation, or any topic that may be relevant to your investment planning.[2] And you can do it all with the click of a button.

WE'LL HELP GUARD YOUR PRIVACY

When you sign on to RBC Wealth Management Connect, you want to know that your business remains just that — your business.

That's why we've developed a comprehensivestrategy to help protect the safety and privacy of your online account information. We will not allowanyone to view your account without yourpermission, and we require the use of a private password — known only to you — to log on. Furthermore, we encrypt all data to help prevent unauthorized users from reading your account information.[2]

So, sign on, review your accounts, and relax — your account information is for your eyes only.

TAKE A TOUR

If you're interested in exploring some of the convenient features available on the site, try our "Virtual Visit." You will be able to see and do almost all the same things as a registered user. Just visit www.rbcwmconnect.com and click "Visitor."

IF YOU NEED HELP...

Once you start using the site, we hope you'll find it self-explanatory. But if you do need assistance, you can call our Connect Help Desk at 1-888-281-4094 or send an e-mail through the website. You can also view frequently asked questions by clicking "Help" on the top of the screen.

REGISTERING FOR RBC WEALTH MANAGEMENT CONNECT IS FAST AND EASY

1. Be sure that your computer has the right system requirements. To successfully access this site, you will need:
   - Internet access
   - Operating system
     - Windows 2000* or higher
     - Mac OS 7.6.1 or higher
   - Browser
     - Microsoft Internet Explorer 6 or higher
     - Firefox
     - Safari
   - Browser encryption strength - 128-bit SSL
   - Cookies – enabled
   - JavaScript – enabled
   - Screen resolution – 800 x 600 pixels or higher
2. Gather the account numbers of the RBC Wealth Management accounts you'd like to view online.
3. Go to our website at www.rbcwmconnect.com and click "Register."
4. Fill in the online application and click "Submit." For many account types you will have immediate online access. For requests that need additional validation, you will receive your access confirmation or a status update in the mail within three to seven business days.

   The User ID and password you select will not be included in any communications after registration, so please write them down and keep them in a secure place. Please do not share your password or User ID with anyone.

GET "CONNECTED" SOON

We're working to continually enhance the site with the best tools and services to make it even easier for you to track your accounts, make investment decisions — and make progress toward your financial goals. So, make the connection soon.

Talk to your Financial Advisor for more information on this exciting online service.

**Some Windows 2000 users may need to install the Windows 2000 High Encryption Pack to ensure 128-bit encryption.*

1 For complete account information, refer to your account statement(s), trade confirmation(s), and open order notice(s).

2 Note: E-mail messages sent to or from your Financial Advisor are not encrypted. Do not use e-mail to relay time-sensitive instructions, your User ID or password, or to send account-related instructions. Please use caution when sending information via e-mail.