

Paperless Reporting Capabilities

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If you are registered for online account access through RBC Wealth Management Connect, you can elect paperless delivery for a variety of documents you currently receive by mail. Instead of waiting for the mail to arrive, paperless reporting offers you the simplicity of reading these documents online.

All you need to do is watch for an e-mail from us notifying you when documents are ready for you to view. Click the link in the e-mail, sign into the site and go to the document. It's that easy.

ENJOY THE BENEFITS OF PAPERLESS REPORTING

Environmental responsibility is creating a lot of interest these days. And who doesn't like the idea of preserving our precious natural resources for future generations? As a result of the green movement, awareness is growing about how the little changes we each make as individuals can add up to make a big difference for the well being of our planet. Choosing paperless reporting is one of the easiest ways for each of us to do our part.

But exercising your environmental responsibility is not the only reason to elect paperless reporting. When you "go paperless," you trade the clutter in your mailbox for fast, convenient, fingertip access to your important documents over the Internet. No more untidy mess in your mailbox, no more tedious filing of documents after you have read them, no more time-consuming search for records later. And you can enjoy secure access to this information from anywhere you are online.



RBC Wealth Management®

WHAT ARE MY PAPERLESS REPORTING CHOICES?

You can tell us to stop mailing one or more of the following documents by electing to read them online instead. Which ones will you choose for paperless reporting?

- Monthly and/or annual statements
- Trade confirmations
- Tax documents
- Mutual fund prospectuses (distributed as a result of buying into a mutual fund)
- Proxy and reorganization notices (updates initiated by fund companies)

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

WHO CAN MAKE PAPERLESS ELECTIONS?

To help ensure security, 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.

All eligible individuals may make initial elections online and make changes at any time, whether they made the initial election or not. For example, if a husband makes a paperless election in a joint account shared with his wife, the wife could later make changes to the elections for the account.

Parties who jointly hold some accounts may not make paperless elections to non-joint accounts (e.g. the husband in the example above would not be able to suppress paper documents in his wife's IRA and visa versa.)

Paperless Reporting Capabilities, continued

In cases of multiple account owners, the first person to make a paperless election will receive the e-mail notification when documents are available to read online. Only one person per account may receive e-mail notifications when documents are available.

For some types of accounts, individuals who are not account owners may be given the privilege to view the account. These individuals with “view only” access will not be able to make paperless elections.

ELECT PAPERLESS REPORTING TODAY

This service is only available to clients who are registered for RBC Wealth Management Connect online account access. To register, visit www.rbcwmconnect.com and follow the easy instructions. If you are already registered, simply log on to the site and you can make your elections from a pop-up message that will appear after logging on, or you can select the **Suppress Mailings** link on the homepage.

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| ACCOUNT TYPE | WHO CAN MAKE ELECTIONS? |
|-------------------|--|
| Single Account | Account owner, with the following exceptions: <ul style="list-style-type: none"> ■ 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. ■ 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 | Trustee |
| Investment Club | Any of the documented investors in the club |
| Corporation | Officer listed on the Corporate Resolution form |
| Qualified Plan | An individual listed as For Benefit Of (“FBO”) on the account who also receives a statement at his/her 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 |