Premier Client Services

AN EXCLUSIVE PROGRAM FOR OUR BEST CLIENTS

Achieving a distinguished level of financial success brings satisfaction and rewards. At RBC Wealth Management, we recognize sophisticated investors with our Premier Client Services program. It's a distinction that means you'll receive many special privileges.

BENEFITS

The program is designed to help you continue to build your financial success by reducing the expenses associated with some of the products and services you may use. At no additional cost to you, as a Premier Client, we'll waive the annual fees on all of your:

- Investment Access® Accounts,
- Individual Retirement Accounts, and
- Standard Accounts.

And if physical securities registered in your name are held in our vault, we will waive the annual safekeeping fee. You will also receive an annual summary statement for each account in your household.

COMPLIMENTARY INVESTMENT ACCESS ACCOUNTS

Our Investment Access Account provides a solid financial foundation for the management of your cash and investments. This full service cash account offers convenience and flexibility with many features including a VISA® Gold Rewards Card, unlimited checking, unlimited electronic funds transfer, RBC Rewards and a daily sweep of your cash into your selected cash investment option.

COMPLIMENTARY INDIVIDUAL RETIREMENT ACCOUNTS

Tax-deferred investing can be a quick way to compound savings because your investments are not affected by years of tax erosion. Whether it's a SEP, SIMPLE, ROTH or regular IRA, we'll help you choose how to invest your contributions, give you the flexibility to change investments as the markets change and we'll waive the annual fee.

COMPLIMENTARY STANDARD ACCOUNTS

The Standard Account offers an account alternative for clients who choose not to take advantage of the full benefits of the Investment Access Account. If you choose to use the Standard Account in your household, you will not be subject to the annual fee.

PAY NO ANNUAL SAFEKEEPING FEES

A safekeeping fee is charged to RBC Wealth Management clients who hold physical securities in the RBC Wealth Management vault to help offset costs associated with risk mitigation and compliance with federal regulations. A similar fee is charged by most broker dealers. If you choose to hold securities in your name in our vault, you will not be subject to the annual fee.

COMPLIMENTARY ANNUAL SUMMARY STATEMENTS

Our annual summary statements — provided to you for each account in your household — feature effective, simplified reporting. These statements are delivered to you in mid-January and reflect each account's activity for the preceding year.

RBC Wealth Management®

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

3306 (01/11)

PREMIER CLIENT SERVICES PROGRAM REQUIREMENTS

There are no fees to participate in this exclusive program. To qualify, you must have more than $600,000 in total household assets or generate more than $5,000 in total household commissions paid in the previous 12 months.

Eligibility requirements are reviewed annually, in April, and all households that qualify at that time will continue to enjoy benefits of membership in the Premier program, at no additional cost, until the next eligibility review date.

HOW MUCH COULD THIS PROGRAM SAVE YOUR HOUSEHOLD EVERY YEAR?

Fee	Annual amount
Investment Access Account Fee	$140 per account
IRA Fee	$50 per account
Standard Account Fee	$140 per account
Safekeeping Fee	$50 per position (max $200)

So, for example, if your household has:

- two rollover IRAs from previous employers valued at $125,000 each,
- two other IRAs valued at $50,000 each,
- two standard accounts valued at $75,000 each, and
- one Investment Access Account valued at $100,000,

then your total household account balance of $600,000 would qualify you to have all the associated annual fees waived through the Premier Client Services program. Even though these accounts do not meet the minimum balances required for fee waivers individually.

ENROLL TODAY

As a Premier Client, you'll receive more of what we have to offer, every day. We at RBC Wealth Management are proud to work with financially successful investors like you. That's why we want to make sure we reward you for entrusting us with your important financial assets.

If you have any questions about our exclusive Premier Client Services program, please contact your Financial Advisor.

Premier Client Services is a program designed to reward individual investors who are clients of RBC Wealth Management. Companies or organizations do not qualify for the program. We reserve the right to limit use of any or all of our selected products or services at any time or to modify eligibility requirements for this program.