The RBC Private Wealth Client Experience

RBC Private Wealth — an exclusive program based on four key values of relationships, expertise, solutions, and service — is designed for our most valued clients. If you hold $5 million or more with RBC Wealth Management, you are eligible to take advantage of this unique program dedicated to addressing the complex financial needs of highly successful people and their families.

RELATIONSHIPS

A comprehensive wealth management plan requires the skillful collaboration of the many successful relationships you have built over the years. As your primary relationship manager, your Financial Advisor can:

- Serve as an advocate for you and your family's best interests;
- Manage relationships with family members and business partners; and
- Interact and collaborate with the other professionals you depend on who are helping us achieve your wealth management goals, including your:
  - — Accountants;
  - — Attorneys; and
  - — Tax advisors.

EXPERTISE

Along with the expertise that your Financial Advisor provides, as a Private Wealth client you will benefit from the following:

- A Strategic Client Review — an in-depth evaluation of your current financial situation by the Private Wealth experts designed to uncover opportunities and identify personalized solutions to help you meet your goals and enhance your financial life;
- A team of experts making up the Private Wealth team;
- A disciplined and proven process to address the wealth management issues you face;
- A Private Wealth workbook that documents your current situation, family dynamics, future goals, and shows our progress on addressing the 13 wealth management issues;
- Personalized strategies and solutions in a clear, concise action plan; and
- Implementation and execution of your wealth management plan.

SOLUTIONS

You can choose from a variety of investment, insurance, and cash management services and solutions designed to provide specific investment benefits to meet your family's goals, including:

- Individual equities (stocks), and fixed income securities (bonds, CDs, etc.);

RBC Wealth Management®

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

8636 (02/11)

- Diversified investments (hedge funds, managed futures, domestic and international mutual funds and exchange traded funds);
- Retirement plans and education savings programs;
- Asset protection products (life, disability income, long-term care insurance, etc.);
- Professional fiduciary and philanthropic services;
- Estate planning strategies and services;
- Securities-based lending programs (RBC Premier Line of Credit and RBC Express Credit);
- Professional investment managers; and
- In-depth research on equities, fixed income and investment managers.

PREMIER CLIENT ACCOUNT SERVICES

Your Private Wealth experience includes enrollment in this program which is designed to reduce the expenses associated with some of the accounts and services you may use.

Complimentary Accounts:

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

Complimentary Services:

- Online access through RBC Wealth Management Connect;
- Online bill pay;
- No annual safekeeping fee; and
- Complimentary annual summary statements.

EXCLUSIVE SERVICES

As a Private Wealth client, you also have access to the following exclusive services:

- Annual strategic client review;
- Premier access to credit;
- Customized structured products;
- Private aviation through our premier partner Marquis Jet; and
- Health care advisory services.

EXPERIENCE THE PRIVATE WEALTH DIFFERENCE

Through the Private Wealth program, we commit to providing you with a consistently high level of service and expertise that extends wealth management into other facets of your life, based on your needs. If you have any questions, please contact your Financial Advisor.

8636 (02/11)