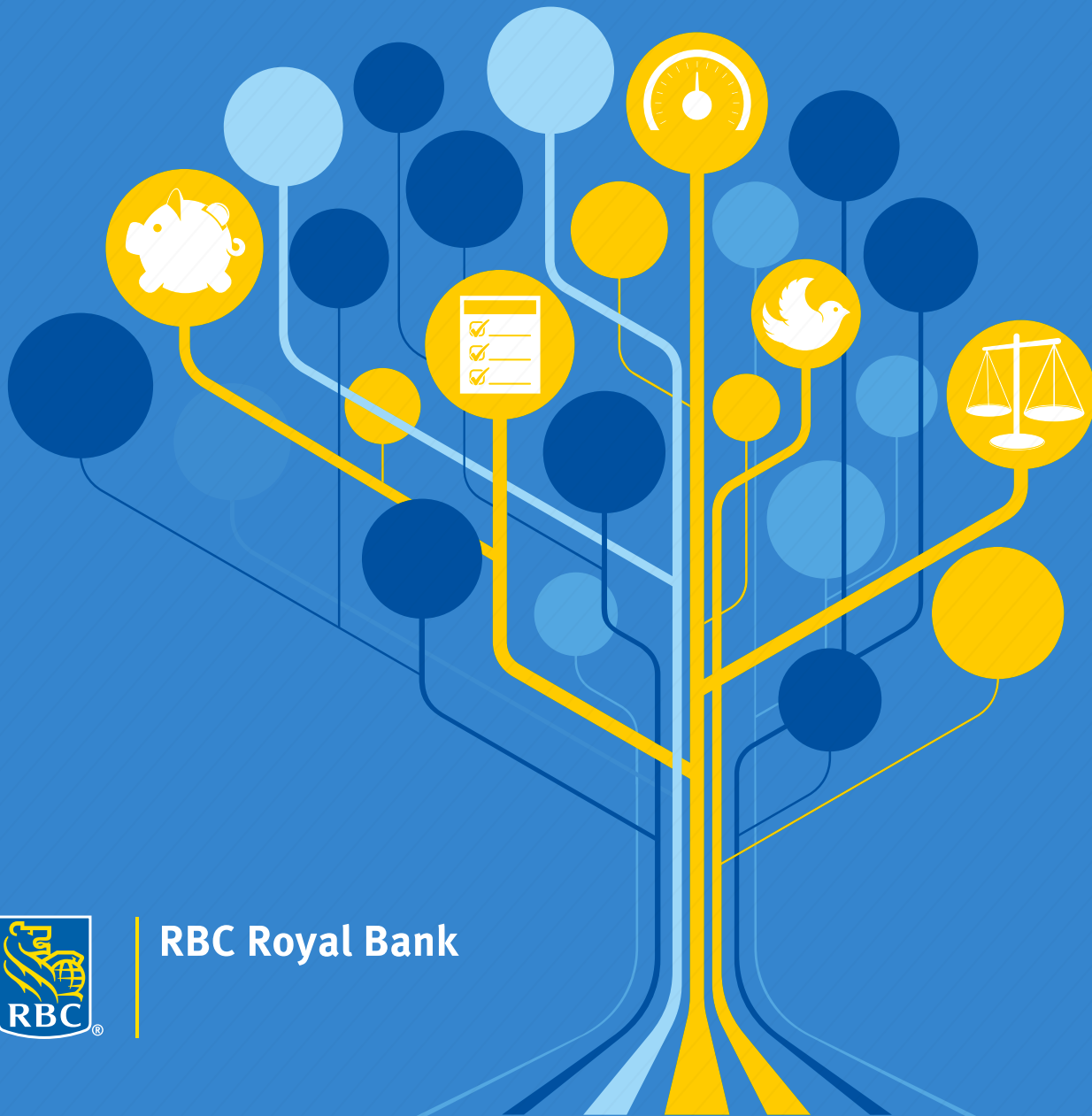


RBC Group Advantage

Welcome to membership and all of its benefits



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Click to begin



Welcome to the RBC Group Advantage program

Your company has established a group savings plan to help you save for retirement and reach your financial goals. You are now a member of an exclusive employee benefits program called RBC Group Advantage™.

You're entitled to exclusive benefits, including:

- **A personalized retirement plan**, built with the guidance of a qualified RBC® Financial Planner, that reflects your situation today and your plans for the future
- **Pre-tax dollar contributions** to your group savings plan directly from your pay
- **Exclusive offers** that earn you valuable RBC Rewards® points, redeemable for flights, merchandise, gift cards, financial rewards and more

With the RBC Group Advantage program, you'll gain confidence from knowing our experienced advisors are here to provide expert advice just for you.

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Your financial wellness

The RBC Group Advantage program provides you with advice, savings and **exclusive offers** that put you on the path to financial wellness. We're here to ensure you have a holistic retirement plan in place that ensures you can enjoy life today while being prepared financially for tomorrow.

Partnering with you to meet your goals

An expert RBC advisor will work with you one-on-one to put a financial plan in place that you can feel confident about. We'll sit down with you to get to know your unique situation, goals and dreams, so we can better align your plan with both your short-term and long-term needs.

As your needs change over time, we will review your plan on an ongoing basis to make sure it continues to meet your goals.

Getting to know you and your financial needs

To make sure we're providing you with the guidance you need, we'll start by asking you a series of questions intended to help us understand more about you and your personal financial goals. This process is what we call Know Your Client (KYC). The insights we gather will be the building blocks to creating your unique plan designed to help you achieve financial wellness.

74% of Canadians with a financial plan feel better about their retirement because of that plan.¹



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A full range of investment options

As a member, you'll have the strength of the RBC brand on your side, the proven expertise of an advisor who will provide you with tailored advice and the flexibility to have your investment needs taken care of through one or more of the following channels: RBC Royal Bank®, RBC Dominion Securities® and RBC Direct Investing™. An RBC advisor can help you decide which option is best for you.

RBC Royal Bank

(Mutual funds are distributed by Royal Mutual Funds Inc.)

Receive tailored advice and the opportunity to sit down with one of our expert advisors, who can help you build a well-diversified investment portfolio. We can also provide the convenience of looking after your banking, credit and investment needs.

To view the broad range of investment solutions available to you, visit [Your Investment Options](#).

RBC Dominion Securities

If you have more complex needs, you can benefit from the professional advice, strength and experience of Canada's leading wealth management firm. Build and protect your wealth, and maximize your legacy, with personalized attention from an accredited RBC Dominion Securities advisor.

RBC Direct Investing²

If you are comfortable making your own investment decisions, RBC Direct Investing has everything you need to manage your investments with confidence. With access to online tools, information and learning resources, including [Practice Accounts](#) and the [RBC Direct Investing Community](#), you will have the support to make informed decisions about your investments.

INVESTMENTS AVAILABLE						
	Level of Engagement	Savings	GICs	Mutual Funds	Stocks and Bonds	Exchange-Traded Funds
RBC Royal Bank (Mutual funds are distributed by Royal Mutual Funds Inc.)	Advice	✓	✓	✓		
RBC Dominion Securities	Advice	✓	✓	✓	✓	✓
RBC Direct Investing	Self-directed		✓	✓	✓	✓

* Deferred Profit Sharing Plans (DPSP) are only available through RBC Royal Bank. For full details of what is available in your DPSP, please refer to your Plan Overview.

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RBC Royal Bank

Understanding your investment options

Enjoy a one-on-one approach to investing by working with an expert advisor at your local branch. We'll meet with you to determine the right mix of investments for your portfolio:

RBC savings deposit

Your principal and interest are guaranteed, and you'll always have easy access to your savings. This can be a great option if you wish to temporarily deposit money while you decide on which long-term investment you prefer.

Guaranteed investment certificates (GICs)

GICs are secure investments that guarantee 100% of your original investment. Your investment earns interest at a fixed or variable rate, or based on a pre-determined formula.

Mutual funds

A mutual fund is a pool of stocks, bonds and other securities held in trust on behalf of individual investors. When you invest in a mutual fund, you're getting the benefits of:

- **Professional management.** A professional money manager is responsible for making investment decisions and monitoring the markets.
- **Access to markets.** Convenient and risk appropriate access to the growth potential of global capital markets, including equities and fixed income.
- **Diversification.** Because mutual funds invest in a variety of equities, bonds and other holdings, investors can create a balanced and diversified investment portfolio.

RBC Funds

With RBC Funds®, you have access to an award-winning lineup of investing solutions with a long track record of providing value, choice and transparency to Canadian investors.

RBC Funds are distributed through Royal Mutual Funds Inc. and managed by [RBC Global Asset Management®](#).

RBC Global Asset Management is one of Canada's largest money managers by sales and assets³ with more than 2.1 million investors and over \$330 billion in assets under management.

For the performance of individual RBC Funds, visit rbc.com/rbcfunds

You can also view the details of your [Account Agreement](#).

Award-winning fund families: RBC Funds, PH&N Funds and BlueBay Funds

- 2014 Morningstar Fixed Income Manager of the Year (PH&N)



- Lipper's Best Overall Funds Group for seven of the past eight years⁴



- Lipper's Best Bond Funds Group for seven of the past eight years⁵

Award-winning portfolio managers

- For 2014, RBC Global Asset Management was chosen as the TopGun Investment Team of the Year by Brendan Wood International
- An industry-leading 10 portfolio managers were honoured as TopGun Investment Minds

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RBC Dominion Securities

A personalized, dedicated approach

You'll benefit from the personalized attention of an RBC Dominion Securities advisor, who will work with you to understand your unique financial needs. Our advisors are accredited investment professionals who have the knowledge and resources to provide you with straightforward solutions.

A broad range of services and solutions

Take advantage of a complete array of wealth management services, products and solutions to meet your individual wealth management needs.

- The RBC Capital Markets research department:** Top-ranked investment strategy and research, helping members and their advisors identify opportunities in today's investment climate.
- The Global Portfolio Advisory Group:** A team of specialized equity and fixed-income portfolio advisors who analyze investment opportunities for our advisors.
- The Wealth Management Services team:** Working with your advisor, this team provides strategies to reduce taxes, plan for retirement and protect your wealth.



RBC Direct Investing

Perfect for the “do-it-yourself” investor

RBC Direct Investing is an online brokerage where you can self-manage all or a portion of your investments. Invest with confidence using innovative tools that help you set goals, select investments and monitor performance.

An online Community to connect, share and compare

Interact with other investors through the [RBC Direct Investing Community](#)⁶. It's a secure, online environment where members answer other investors' questions, participate in polls and uncover potential investing ideas.

Series D mutual funds priced for self-directed investors

[Series D](#) mutual funds reward self-directed investors for making their own investment decisions with lower fees, professional money management and exceptional choice.

Extensive research

Access [research](#) and market commentary from Morningstar, RBC Global Asset Management and RBC Dominion Securities, so you're informed before making your investment decisions.

Dedicated support

Our award-winning⁷ team of investment services representatives is available to answer questions and help you navigate the RBC Direct Investing site.

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Online tools and calculators

As an RBC Group Advantage member, you can also make use of helpful tools and resources, including:

The RSP-Matic® Calculator

By entering your current age, desired retirement age and monthly savings amount, the calculator will show you just how quickly regular contributions to your savings plan can add up.

rbc.com/rsp-matic

myFinanceTracker®

A money management tool designed to make it easier for you to stay in control of your finances. Available through RBC Online Banking, myFinanceTracker automatically tracks spending and shows you a breakdown of monthly expenses.

rbc.com/myfinancetracker

Investment Wizard

Answer a few quick questions about your goals, investing style and comfort level to learn which type of investment portfolio might be right for you.

rbc.com/investmentwizard

RRSP Future Value Calculator

How much will your savings be worth when you retire? Find out by selecting the rates of return and time frame based on your current situation.

rbc.com/futurevalue

Retirement Cash Flow Calculator

A helpful tool to get a snapshot of what your financial picture could look like in retirement.

rbc.com/retirementcalculator

General Tools and Calculators link

A selection of tools and calculators to help you explore and understand your investment options.

rbc.com/investmenttools



RSP-Matic screenshot



myFinanceTracker screenshot

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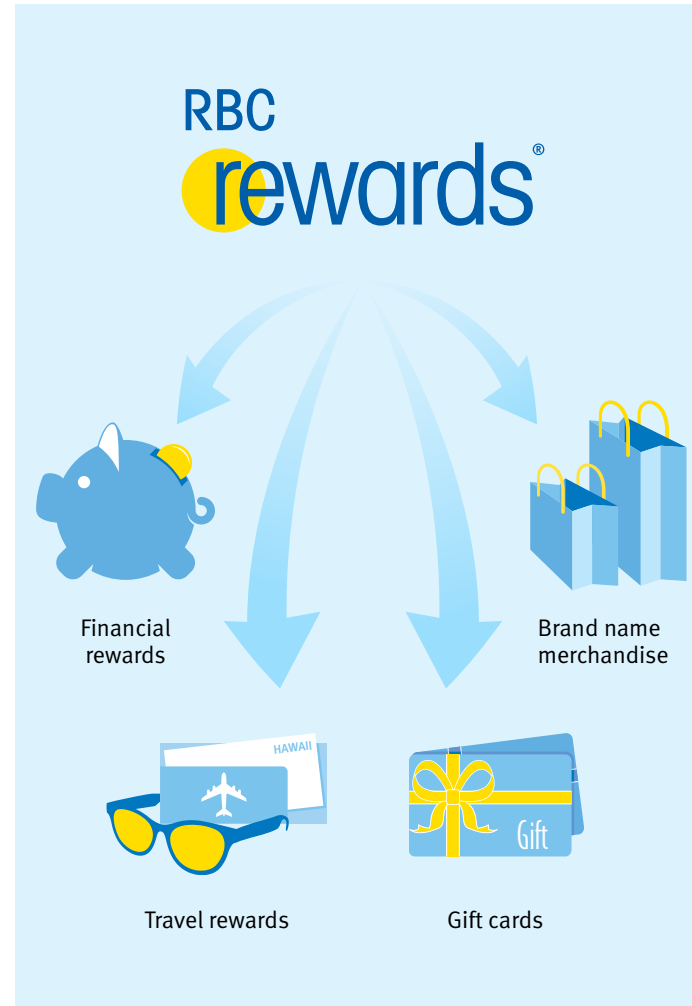
As a member of the RBC Group Advantage program, you'll receive bonus **RBC Rewards points** when you open one of our eligible bank accounts, credit cards or mortgages. To make sure you get the solutions that best fit your needs, we will:

- Ensure you take full advantage of exclusive RBC Rewards points available to you through our special offers
- Help you simplify your everyday banking with our market-leading products and services
- Put money back in your pocket with features that include unlimited transactions, credit card fee rebates and more

The RBC Rewards points that you earn will never expire⁸ and can be redeemed for a wide selection of rewards, such as:

- Flights, hotel stays, car rentals and vacation packages
- Brand name merchandising and gift cards
- **Payback with Points** to make a payment towards your RBC Rewards credit card balance⁹
- **RBC Financial Rewards[®]**, a suite of RBC Royal Bank lending and investing vouchers

To learn more about our exclusive offers and outstanding range of rewards options, please refer to your Plan Overview or visit rbcrewards.com.



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Our Account Selector tool will show you which banking package is right for your personal situation, as well as the amount you will save in fees. To find out how much you could save each year by banking with us, visit rbc.com/accountselector.



Enrolment information

How to get started with RBC Group Advantage

Enrolling in your group savings plan is as simple as attending an enrolment meeting at your workplace, dropping by your **local branch** or making a phone call.

Before enrolling, make sure you have

- Two pieces of identification (passport, driver's licence, etc.).
- Your employee number and social insurance number.
- Your group savings plan number, which you can find in your Plan Overview.

Getting started in person

- Attend an enrolment meeting at your workplace or visit your local branch.
- An RBC advisor will review your requirements, provide guidance on your investment options and fill out the required form with all of your information.
- You will then receive a copy of your completed application form for your records and a payroll copy for you to forward to your payroll department.

Getting started by telephone

- Call us at 1-888-769-2566 and let us know you'd like to set up your group savings account.
- An RBC advisor will open your account, review your requirements, explain your investment options and complete the paperwork for you over the phone.
- You will receive a copy of your completed application form for your records and a payroll copy for you to forward to your payroll department.

How to access your group savings plan online

Your group savings plan can be accessed online through RBC Online Banking. If you're not already set up for online banking, you can enrol in two ways:

- If you have an RBC Royal Bank account and Client Card, you can enrol online at rbc.com/enrol.
- If you do not have an RBC Royal Bank account, call 1-888-769-2566 or visit your local branch to get started today.

To find an RBC branch near you, visit maps.rbc.com



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Frequently asked questions – Group Retirement Savings Plan (GRSP)

Contributions

What if I want to change or stop my contribution amount?

As your circumstances or financial goals change, you may wish to adjust the amount of your payroll contributions. If you wish to change your contribution amount or stop contributing to the plan, simply speak with your payroll or human resources department.

What if I want to make an additional lump sum contribution?

Check with your human resources department or speak with an RBC advisor to see if your plan allows you to make a lump sum contribution through payroll.

How will the plan impact my RRSP contribution limit?

You are responsible for ensuring you do not exceed your individual RRSP contribution limit, which is listed on your Notice of Assessment for the previous year.

When will I receive my contribution receipts?

Receipts for GRSP contributions made from the first business day of March to December 31 are mailed in late January. Receipts for GRSP contributions made in the first 60 days of the year are mailed in mid-March.

Administrative changes

What if I move or change my name?

To make changes to your legal name or mailing address, please contact RBC Royal Bank. Please note that you will be required to provide supporting proof (marriage certificate, divorce decree, property tax, utility bill, etc.).

How do I name a beneficiary?

You have the option to name a beneficiary (i.e. an individual who will inherit your registered savings plan). If you wish to name more than one beneficiary, you may need to complete a separate Designation of Beneficiary form. To obtain this form, please contact RBC Royal Bank.

Financial changes

How do I view my investments?

You can view your current investment balance, the book value and the types of investments in your plan by logging into RBC Online Banking. If you have an RBC Royal Bank account and Client Card, you can enrol online at rbc.com/enrol. If you do not have an RBC Royal Bank account, simply contact RBC Royal Bank.

What if I want to switch my existing investments?

An investment switch allows you to sell an existing investment in your plan in order to buy another eligible investment in your plan. If you wish to perform an investment switch, simply contact RBC Royal Bank. They will help you review your options and provide guidance based on your needs.

Investment switches do not affect your ongoing contributions or your employer's ongoing contributions to your plan; therefore, this will need to be modified separately.

What if I want to modify the investment allocation of my ongoing contributions?

If you wish to modify the investment allocation of any future contributions, speak with an RBC advisor. We will help you review your options and provide guidance based on your needs.

What if I need access to my investments?

The purpose of this plan is to help you save for retirement. As a result, withdrawing from your group savings plan may require company consent. Please refer to your company's Plan Overview for details on withdrawals.

Retiring or leaving the plan

What happens if I leave the company?

If you leave your current employer, your group savings plan will be converted into an individual RBC investment account with no impact to your savings. This process is done seamlessly, with no transfer of assets or redemption of funds required.

What happens when I retire?

As you approach retirement, an RBC advisor will meet with you to evaluate the various options available to generate the most tax-efficient plan that is in line with your situation today and your personal plans for the future.

Upon retirement, your group savings plan will be converted into an individual RBC RRSP account. You also have the option to convert your plan into another eligible retirement income option. We will work with you to determine which investment account is right for you.

Please note that you are required to convert your RRSP into an eligible retirement income option by December 31 of the year in which you turn 71.

What happens in the event of death?

In the event of death, the funds in all your accounts will be paid to your designated beneficiary or estate.

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To make financial or administrative changes to your plan, or to discuss the options available to you, contact us at 1-888-769-2566 or visit your local branch. For more information on the RBC Group Advantage program, visit rbc.com/member.



Frequently asked questions – Deferred Profit Sharing Plan (DPSP)

Contributions

Can I contribute to a DPSP?

Individuals are not allowed to contribute to a DPSP. Once your account is set up, contributions are made to your account by your company.

Are there limits to how much my employer can contribute?

Employer contributions to a DPSP are limited to 18% of an employee's compensation or half of the money purchase limit, whichever is less.

Do contributions to my DPSP affect my RRSP contribution limit?

Contributions to a DPSP result in a pension adjustment, which reduces the amount an individual can contribute to an RRSP. Pension adjustments impact contribution room for the year following the DPSP contribution and are recorded on your T4 tax form.

Vesting

What is a vesting period?

A vesting period refers to the period of time when the contributions a sponsor makes are not immediately owned by a member and cannot be withdrawn from the plan. Refer to your Plan Overview for specific details.

What happens if I leave my employer before the end of my vesting period?

If you leave your employer prior to the end of your vesting period, any assets in your DPSP account will be returned to your employer.

Can vested assets be withdrawn at any time?

Your DPSP has been established to help you save for your retirement. For this reason, you may not withdraw funds from the plan while employed by the company.

Administrative changes

What if I move or change my name?

To make changes to your legal name or mailing address, please contact RBC Royal Bank. Please note that you will be required to provide supporting proof (marriage certificate, divorce decree, property tax, utility bill, etc.).

How do I name a beneficiary?

You have the option to name a beneficiary (i.e. an individual who will inherit your registered savings plan). If you wish to name more than one beneficiary, you may need to complete a separate Designation of Beneficiary form. To obtain this form, please contact RBC Royal Bank.

Financial changes

How do I view my investments?

You can view your current investment balance, the book value and the types of investments in your plan by logging into RBC Online Banking. If you have an RBC Royal Bank account and Client Card, you can enrol online at rbc.com/enrol. If you do not have an RBC Royal Bank account, simply contact RBC Royal Bank.

What if I want to switch my existing investments?

An investment switch allows you to sell an existing investment in your plan in order to buy another eligible investment in your plan. Contact RBC Royal Bank if you wish to perform an investment switch. We will help you review your options and provide guidance based on your needs.

Investment switches do not affect your ongoing contributions or your employer's ongoing contributions to your plan; therefore, this will need to be modified separately.

What if I want to modify the investment allocation of ongoing contributions?

If you wish to modify the investment allocation of any future contributions, speak with an RBC advisor. We will help you review your options and provide guidance based on your needs.

Retiring or leaving the plan

What happens if I leave the company?

If you leave your current employer and have met the vesting period of your plan, the funds in your DPSP can be transferred to an individual RRSP account or withdrawn in cash (subject to applicable withholding taxes). If you leave your employer prior to the end of your vesting period, any assets in your DPSP account will be returned to your employer. Once your company advises us, you will receive a letter from RBC with the options available to transfer your DPSP account.

What happens when I retire?

As you approach retirement, we will meet to evaluate the various options available to generate the most tax-efficient plan that is in line with your situation today and your personal plans for the future.

When you retire, the funds in your DPSP will be automatically vested and can be transferred to an RRSP or received in a cash payment, subject to the applicable withholding taxes. We will work with you to determine which option is right for you.

What happens in the event of death?

In the event of death, the funds in all your accounts will be paid to your designated beneficiary or estate.

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RBC Royal Bank

There may be commissions, trailing commissions, management fees and expenses associated with mutual fund investments. Please read the Fund Facts/prospectus before investing. Mutual fund securities are not guaranteed or covered by the Canada Deposit Insurance Corporation or by another government deposit insurer. There can be no assurances that a money market fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in a fund will be returned to you. Past performance may not be repeated.

Lipper Fund Awards were awarded based on best risk-adjusted performance over the periods ended either October 31, November 30 or December 31 of the calendar year prior to the award, depending on the specific year's award. Lipper Inc. is a Thomson Reuters company. PH&N Funds: 2007, 2008, 2010, 2011, 2012, 2013; RBC Funds: 2009. Morningstar Awards 2012 © Morningstar, Inc. All Rights Reserved.

¹ 2014 RRSP Poll, Ipsos Reid

² RBC Direct Investing Inc.[△] and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc.

³ RBC GAM, IFIC, largest by mutual funds under management and top selling in long-term net mutual fund sales for the 12 months ended March 31, 2014.

⁴ PH&N Funds: 2010, 2011, 2012, 2013; RBC Funds: 2007, 2008; RBC GAM; 2014. This information is accurate as of September 30, 2015.

⁵ PH&N Funds: 2007, 2008, 2010, 2011, 2012, 2013; RBC Funds: 2009. This information is accurate as of September 30, 2015.

⁶ Specific terms and conditions apply for membership in the RBC Direct Investing Community. Please read the RBC Direct Investing Community Terms of Service.

⁷ RBC Direct Investing was ranked number one by DALBAR Inc. in 2013. The annual DALBAR Direct Brokerage Service Award rankings are based on evaluations made over the calendar year, measuring a company's quality of performance in product knowledge, professionalism and their ability to provide value-added service.

⁸ RBC Rewards points will be cancelled if they remain unredeemed within ninety (90) days after the termination of the RBC Rewards program or after you voluntarily close your RBC Royal Bank credit card account.

⁹ Please note that it will take two (2) to three (3) business days for your payment to be credited to your credit card account and to adjust your available credit. Redemptions are final and cannot be cancelled or reversed once submitted. For complete details, please consult the RBC Rewards Terms and Conditions at rbcrewards.com.

RBC Funds are offered by RBC Global Asset Management Inc. and distributed through authorized dealers. Guaranteed investment certificates (GICs) are products of Royal Bank of Canada or its affiliates. Financial planning services and investment advice are provided by Royal Mutual Funds Inc. or RBC Dominion Securities Inc.[△] Royal Mutual Funds Inc. is licensed as a financial services firm in Quebec. RBC Global Asset Management Inc., Royal Mutual Funds Inc., RBC Dominion Securities Inc., RBC Direct Investing Inc.[△] and Royal Bank of Canada are separate corporate entities which are affiliated.

[△] Member—Canadian Investor Protection Fund.

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