

How to make a contribution or set up a Pre Authorized Contribution (PAC) through MyAdvisor.

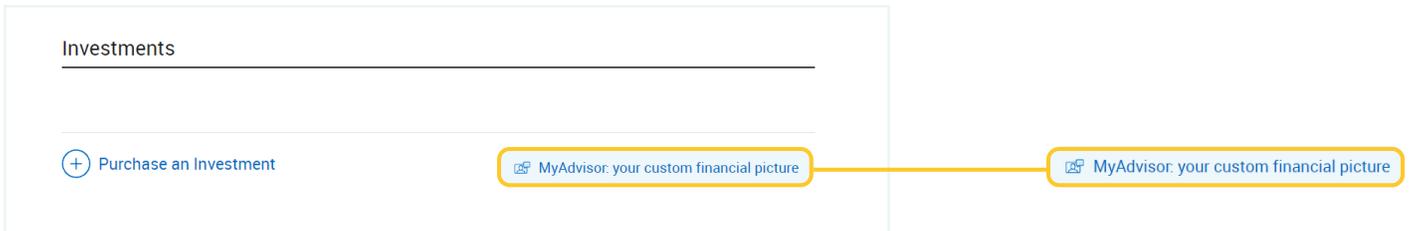


Before you can set up a contribution within MyAdvisor, you need an investment account that you can contribute to. To open an account, [book an appointment](#) with one of our advisors.



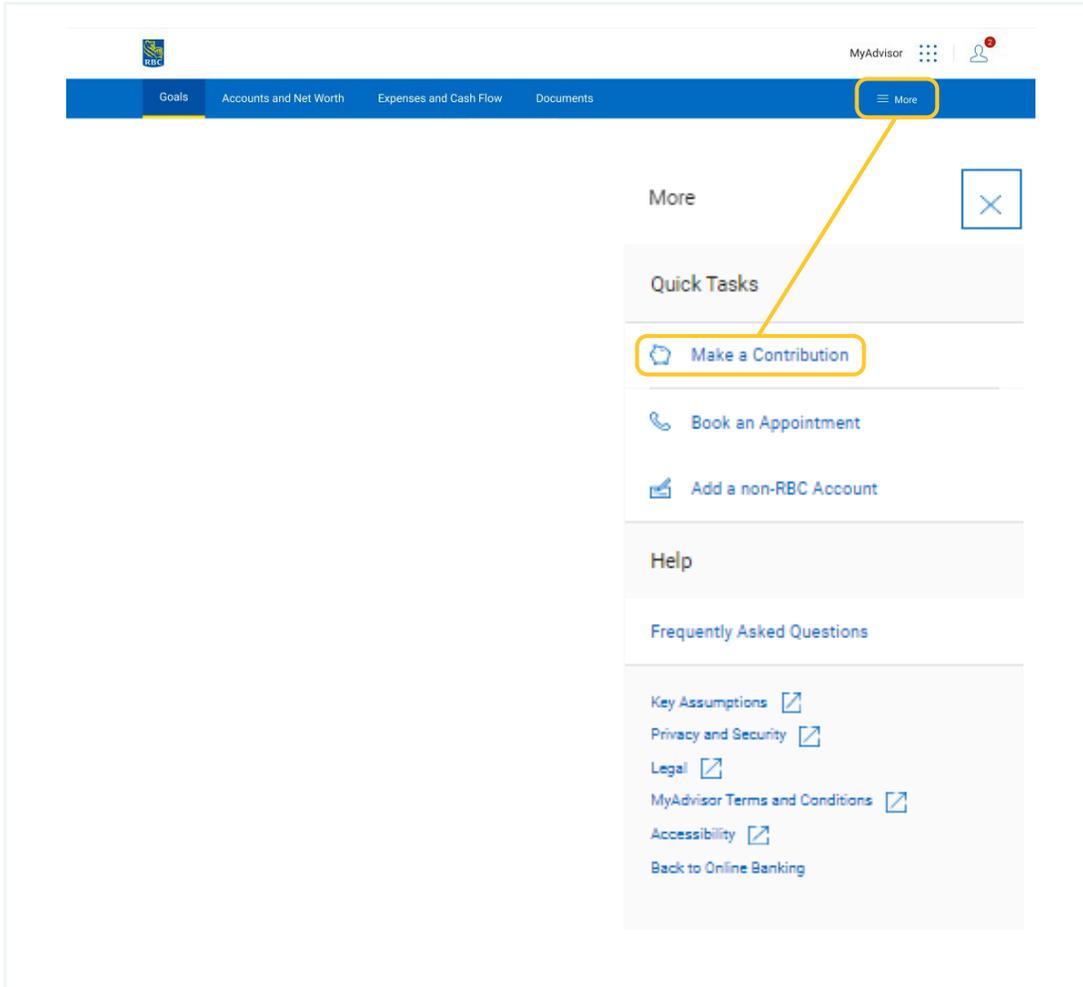
Please follow the steps below:

- 1 If you have an investment account, **Sign in to RBC® Online Banking** on your desktop or laptop and click on “**MyAdvisor: your custom financial picture**” found under the Investment section within your Account Summary.



2 Once on the **MyAdvisor Dashboard**, there are two locations where you can set up a one-time lump sum or a recurring pre-authorized contribution.

Option 1 – Goals Page: Click ‘More’ and ‘Make a Contribution’



2 Option 2 – Account & Net Worth Page:

Within the ‘Investment account’ tile, select and expand the RBC account you wish to use to make a one-time contribution or set up a pre-authorized contribution.

MyAdvisor

Goals Accounts and Net Worth Expenses and Cash Flow Documents More

Your net worth is \$296,652.35

Understanding your net worth – or the difference between what you own and what you owe – will give you a view of your current financial picture and help you prepare for a comfortable future.

For an accurate and up-to-date view of your finances, select the boxes below to review and update your accounts, assets and liabilities.

+ Add an asset, account or liability

1 Investment accounts \$71,754.31 Review my investments	Cash accounts \$99,898.04 Review my cash accounts	Property and other assets \$400,000.00 Review my other assets	Liabilities \$-275,000.00 Review my liabilities
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RBC RRSP (602253585) Balanced Retirement \$46,659.62 -\$3,842.43

Account Asset Mix

- Cash 9.33%
- Fixed income 29.73%
- Equities 60.94%

View more details

Your contribution instructions

Invest in yourself with regular contributions

Making regular contributions means you can reach your financial goals faster and help minimize the impact of market fluctuations on your investments.

3 [Make a Contribution](#) [Talk to an advisor](#)

To see your contribution history, visit the Accounts Summary page via [RBC Online Banking](#)

Customize your financial picture [View and edit details](#)

Account ownership My own account	Actual balance \$46,659.62	Percentage included 100%
Modeled contributions \$6,500	When will you start saving? 2022	Length of contribution 38 years

3 Identify what account you would like to contribute to from the eligible dropdown list

The screenshot shows the first step of a five-step process to set up a new contribution. The progress bar at the top indicates that step 1, 'Set up a New Contribution', is the current step. Below the progress bar, the user is prompted to 'Choose the account your money will go into'. A dropdown menu is open, showing 'Select an option' with a downward arrow. To the right of the dropdown is a 'Continue' button. At the bottom left, there is a 'Cancel' button.

4 Once the account has been selected, you can update your contribution details: enter the amount you would like to contribute to, the frequency and the start date. You can also edit your pre-authorized contributions at any time.

The screenshot shows the second step of the process, 'Add Contribution Details'. The progress bar at the top shows that step 1 is complete (marked with a green checkmark) and step 2 is the current step. Below the progress bar, the user is presented with a summary of their contribution details. The details include: Contribution amount (\$100), Frequency (Once a month), From account (RBC 1572), Contribution start date (Feb 2, 2022), and Contribution status (Active). There are three buttons: 'Edit contribution' (top right), 'Pause contribution' (bottom right, next to the status), and 'Delete contribution' (left side). Below the details is a message: 'Any changes made to this contribution will take effect two business days from now.' At the bottom, there is a section for 'Make a one-time contribution' with a 'Make a contribution' button.

5 Review Fund Facts document if required and click 'Continue'

Set Up a New Contribution

1 Set up a New Contribution 2 Add Contribution Details 3 Review Fund Facts 4 Sign Documents 5 Confirmation

✓ Your Fund Facts documents are up to date. You can continue to the next step.

💡 Canada Deposit Insurance Corporation (CDIC) is a federal Crown corporation that protects your deposits at financial institutions that are CDIC members. Coverage is free and automatic - you don't have to sign up. CDIC encourages you to learn about CDIC protection by reviewing the CDIC brochure available at https://www.rbcroyalbank.com/partners/cdic/_assets-custom/pdf/Protecting_Your_Deposits.pdf or in branch.

Back Continue

6 Lastly, review your investment details, acknowledge any terms & conditions related to your contribution set-up and click 'Submit for fulfillment' to complete the transaction.

Set Up a New Contribution

1 Set up a New Contribution 2 Add Contribution Details 3 Review Fund Facts 4 Sign Documents 5 Confirmation

[Review your investment details](#) ^

Investment account details

Account type	Account number	Account Investor Profile	Goal
Spousal RRSP	043626480	Balanced	Retirement

7 Review

Now, review and accept the pre-authorized Contribution ('PAC') terms & conditions to set up your contribution.

[Download as a PDF](#)

Please review the following terms and conditions relating to your pre-authorized contribution plan (the "Agreement"). You must read them, check the box indicating your agreement to them and then select "Submit" to proceed. Further terms and conditions related to pre-authorized investment plans are found in the Royal Mutual Funds Inc. ("RMFI") "Your Account Agreement" which you have agreed to. Such terms will apply to this pre-authorization contribution plan in addition to what is set forth below. Until cancelled by me, Royal Bank of Canada ("RBC"), RMFI, or an affiliate of RBC, is hereby authorized to debit the deposit account that I have specified in my instructions, and to either purchase the specified mutual funds within the non-

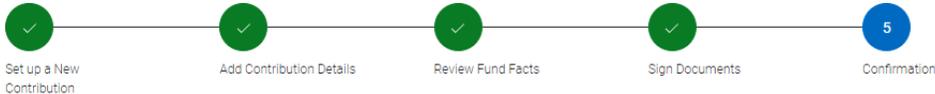
I have reviewed my investment account and contribution details and accepted the Pre-authorized Contribution (PAC) Terms & Conditions.

Back

Submit for fulfillment

8 Congratulations, you're all done! Your changes will go into effect based on your selected contribution start date.

Set Up a New Contribution



You're all done!

Review your contribution instructions in the investments area of your account.

Account type	Account number	Account Investor Profile	Goal
Spousal RRSP	043626480	Balanced	Retirement

