RBC® INVESTMENT ADVANTAGE ACCOUNT
Building family wealth.
Family matters – Build your wealth together

**RBC® INVESTMENT ADVANTAGE ACCOUNT**

- Designed to help you and your family members across Canada reduce overall investing costs.
- When you and/or your family have combined assets of $250,000 or more invested in this account, you can start benefiting from a lower fee rate.*
- Fee rates decrease for the entire family as your combined assets grow.
- Members of your family – including spouses, parents, children and siblings (and their immediate family) – benefit from a tiered fee rate scale.

*Applies to mutual fund investments only.

### Lower your account fee rate as your assets grow

<table>
<thead>
<tr>
<th>Assets</th>
<th>Account fee rate</th>
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<tbody>
<tr>
<td>You</td>
<td></td>
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<tr>
<td>You &amp; Partner</td>
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<tr>
<td>You, Partner &amp; Sibling</td>
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<tr>
<td>You, Partner, Sibling &amp; Children</td>
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<tr>
<td>You, Partner, Sibling, Children &amp; Parents</td>
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*Applies to mutual fund investments only.*
Getting started

1. Group all of your family’s mutual fund accounts under the RBC Investment Advantage Account umbrella. Accounts and personal details remain separate and confidential – total family investments are considered for calculating fees only.

2. An authorized Financial Planner, Digital financial specialist or Invest by Phone representative can provide advice and a customized financial plan that includes fund recommendations and regular updates.

3. Each family member can choose from a comprehensive lineup of mutual funds from RBC Global Asset Management Inc.

4. A tiered fee scale is applied to the assets you and your family members hold in the account.

5. All family members receive the same lower fee rate as your family’s assets grow.

6. Fees are clearly reported and, if you’re investing in taxable accounts, may be tax deductible. Please speak with a tax professional for specific tax advice.
Delivering greater value

Lower fee rates for advice, access and service as combined family assets grow

Personalized advice and service

The flexibility to choose from a broad range of mutual funds from RBC Global Asset Management Inc.

A clear view of your investments

Preferred rates on other RBC products and services

Speak with an RBC advisor or visit www.rbc.com/familyinvesting to learn how the RBC Investment Advantage Account fits into your overall financial plan.

Mutual funds are distributed and financial planning services and investment advice are provided by Royal Mutual Funds Inc. (RMFI). 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, their values change frequently and past performance may not be repeated. RBC Funds, PH&N Funds, BlueBay Funds and RBC Corporate Class Funds are offered by RBC Global Asset Management Inc. (RBC GAM). RBC GAM, RMFI, Royal Bank of Canada, Royal Trust Corporation of Canada and The Royal Trust Company are separate corporate entities which are affiliated. RBC Funds, PH&N Funds, BlueBay Funds, RBC Corporate Class Funds and Royal Bank of Canada are related issuers of RMFI. RMFI is licensed as a financial services firm in the province of Quebec.

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