

FACTS**WHAT DOES RBC WEALTH MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons RBC Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RBC Wealth Management share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call your Relationship Manager in Miami (305) 539-5200, in New York (212) 415-5900 or in Delaware (800) 441-7698.

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Account #

If your account is held with RBC Wealth Management (Miami, New York and Houston), please mail to: Royal Bank of Canada
801 Brickell Avenue, 20th Floor
Attention: Documentation Control Unit
Miami, FL 33131

If your account is held with RBC Trust Company (Delaware) Ltd., please mail to: RBC Trust Company (Delaware) Ltd.
4550 New Linden Hill Rd., Suite 200
Attention: Compliance Department
Wilmington, DE 19808



RBC Wealth Management™

Who we are

Who is providing this notice?	U.S. offices of the international division of RBC Wealth Management, including the Royal Bank of Canada New York and Miami branches, and Houston agency, as well as, RBC Trust Company (Delaware) Limited.
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What we do

How does RBC Wealth Management protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.
How does RBC Wealth Management collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account ■ pay your bills or apply for a loan ■ make deposits and withdrawals from your account ■ enter into an investment advisory contract <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with an RBC name; financial companies such as RBC Bank (USA), RBC Bank (Georgia), N.A., and RBC Capital Markets LLC; and nonfinancial companies, such as RBC Insurance.
Nonaffiliates	RBC Wealth Management does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> ■ Credit card companies

Other important information

For customers with Vermont or California mailing addresses

The information-sharing practices described above are in accordance with federal law and similar state laws. The laws of Vermont and California place additional limits on sharing information about their residents.

For customers with Vermont mailing address, we will obtain your consent before sharing your "creditworthiness" information, as described above, with other RBC companies. We will not share personal information about you with nonaffiliated third parties, unless permitted by law, such as in connection with joint marketing agreements where we may disclose to our marketing partners your name, contact information, and/or information about our transactions and/or experiences with you.

For customers with California mailing addresses, we will limit any sharing of your non-public personal information as required by California law.