



RBC Wealth Management™

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

Since the implementation of the USA PATRIOT Act in October 2001, financial institutions are required to obtain certain customer information before approving an account. This procedure is called "Know Your Customer". By gathering and verifying new customer information, financial institutions can assure themselves that they are doing business with whom the customer says they are. This helps eliminate dealing with fraudsters who may have stolen someone's identity information. This also assists in the deterrence of possible financing of money laundering and terrorist activities. RBC Wealth Management appreciates your understanding and cooperation when asking for additional identifying information. We consider this to be your way, and ours, in helping prevent illegal and/or terrorist activities. In order to comply with requirements under the Patriot Act, we will collect information on you such as name, address, social security number and date of birth. We will also search relevant databases such as Westlaw, D&B and the Internet to obtain information about our clients and to verify information collected.

Under the USA PATRIOT Act, financial institutions are also required to monitor for suspicious account activity and report such activity to the Financial Crimes Enforcement Network. Therefore, be advised that RBC Wealth Management does have an account monitoring system to detect suspicious transaction and maintenance activities on its customers' accounts and any detection deemed suspicious will be reported.