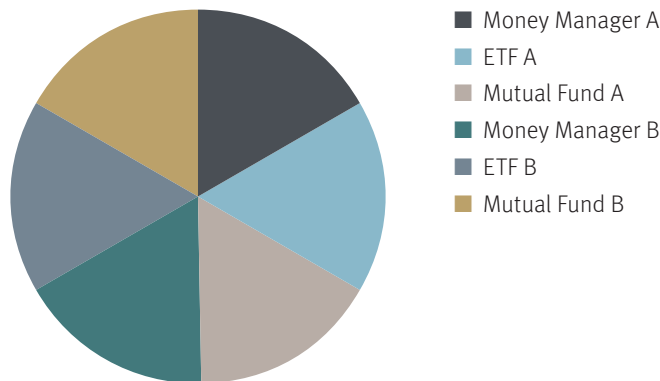


RBC Unified Portfolio

One account... many solutions

RBC Unified Portfolio is an innovative investment management program that allows you to bring your investments together in one account, receive professional money management, strategic tax management services, Overlay Portfolio Management Services provided by RBC Wealth Management or Envestnet | Placemark, and consolidated reporting — all for one fee, based on the value of your account.



A disciplined investment process

Selecting investment managers and asset classes that are most appropriate for your situation and goals is fundamental to a successful investment strategy. Your financial advisor brings the experience, insight and breadth of resources required to present you with personalized investment recommendations.

A personalized portfolio

You'll have access to a variety of investments, including:

- Professional money managers
- Mutual funds
- Exchange Traded Funds (ETFs)

Furthermore, you'll have the flexibility to select or build a portfolio that is most appropriate for you. With RBC Unified Portfolio, you may choose a preselected investment allocation strategy selected model, modify it to suit your needs, or build your own from the wide range of available investments.

For clients that are interested in adding Personal Conviction Overlay Screens, this service may be added to RBC Unified Portfolio account using Envestnet | Placemark's Impact Investing Restrictions.

A simplified approach

You'll reap the benefits of having your investments located in one, centralized account:

- **Diversification in one account** — With RBC Unified Portfolio, your assets placed with money managers, mutual funds and/or ETFs can all be in the same account.
- **Rebalancing options** — Inherent to your RBC Unified Portfolio is a disciplined rebalancing process, which is implemented across all investments in your portfolio. Clients may select from the following rebalancing options: quarterly, annually or no rebalancing.
- **Tax management services** — By monitoring for wash sales and short-term gain exposure, we are able to

identify opportunities to improve tax efficiency. This tax management service is available to any taxable RBC Unified Portfolio account utilizing money managers.

- **Consolidated in-depth reporting** — RBC Unified Portfolio allows you to implement an asset allocation strategy in one account, so you will receive only one consolidated monthly statement, and one tax statement. In addition, customized performance reports are available. By consolidating each asset class in the same account, it's easier to review your investments' progress as an overall portfolio.
- **Simplified account opening process** — Instead of completing paperwork for each investment, you need only complete one advisory agreement for your entire portfolio.

- **Overlay portfolio management services — RBC Wealth**

Management's overlay portfolio managers coordinate the trading activity of the money managers, mutual funds and ETFs in your account.

You are focused on your long-term investment success. Your financial advisor specializes in identifying, anticipating, and delivering customized investment solutions to you, the sophisticated investor.

To learn how RBC Unified Portfolio can help you meet your long-term financial needs, contact your financial advisor today.

