



RBC DOMINION SECURITIES WEALTHLINE

The convenient way to access your wealth

Like many private investors, you may have a high percentage of your wealth committed to fixed assets and long-term investments. This can make it inconvenient for you to get funding as quickly as you need for major expenditures or opportunities. To help you access the funds you need quickly and easily, we are pleased to offer the RBC Dominion Securities WealthLine.

With WealthLine, you gain convenient access to funds based on the value of your non-registered investment accounts.

Rather than selling investments in your portfolio, and potentially disrupting your long-term investment goals, WealthLine enables you to easily borrow money for your personal needs against assets that you already own.

DESIGNED FOR YOUR NEEDS

WealthLine allows you to borrow what you need when you need it, whether it's to meet unexpected expenses, take advantage of new opportunities or simply enjoy your lifestyle.

For example, you may consider using WealthLine to:

- Purchase a vacation home
- Purchase property in another country
- Finance a start-up company
- Meet any bridge financing requirements
- Refinance and consolidate higher-cost debt
- Refurbish commercial real estate
- Achieve an estate planning solution
- Pay college tuition
- Add to art, wine and other collections
- Acquire a boat or aircraft
- Pay golf club initiation fees
- Purchase exotic or vintage cars

Traditionally, banks do not lend against these type of assets.

KEY BENEFITS

EASY ACCESS

With WealthLine, credit is at your convenience. Whenever you need access to your funds, simply contact your Investment Advisor to make the necessary arrangements. Once you have opened your WealthLine, you don't have to complete any extra paperwork and there are no processing delays or closing costs when you need access to your funds. What's more, your credit history is not reviewed.

INCREASING BORROWING POTENTIAL

WealthLine works much like a secured line of credit from a financial institution, but with one important difference: because your WealthLine is secured by your investment assets, the amount you can borrow will vary depending on their value and asset type.



RBC Wealth Management
Dominion Securities

That means the greater the value of your investment assets, the more you can typically borrow.

PAYMENT FLEXIBILITY

There is no fixed repayment schedule – you set your own repayment terms. You can pay off your balance when it is best for you, or you can simply carry the balance. The choice is yours. Your balance increases as interest is charged to your account, and decreases as funds are received from dividends, interest and bond maturities. When you decide to repay the loan, or a portion

of it, you can simply deposit additional funds in your investment account, or sell securities in the account.

ONGOING LIQUIDITY

As a revolving line of credit, WealthLine enables you to borrow, repay and borrow again up to your allowable limit, as your needs change.

EASIER FOR YOUR BUSINESS

WealthLine does not require extensive disclosures about your business, complicated ongoing reporting or compliance with financial covenants and ratios.

SIMPLIFIED PAPERWORK

Because your WealthLine is built in to your non-registered investment account, you don't receive additional account statements. For your convenience, your WealthLine transactions are reported on the same statement as your investment transactions.

IS WEALTHLINE RIGHT FOR YOU?

We can help you determine whether WealthLine is right for you, and establish your allowable loan limit.

Because your investment assets are used as collateral, the maximum amount that you can borrow varies depending on both the value and characteristics of the securities in your account. Generally, the greater the value of your securities, the more you can borrow. However, it's also important to consider the types of securities you are using as collateral, as certain securities tend to fluctuate more in value than others. It's also important to factor in general market volatility.

As a result, you should always maintain a substantial cushion between the amount you borrow and the value of your securities. Typically, to provide this cushion, you can borrow up to 50% of the market value

of most listed stocks, certain bonds and mutual funds held in your account. This helps protect against having to deposit funds and/or sell securities in the event of market declines.

WHAT YOU NEED TO KNOW

WealthLine is a margin product that may not be suitable for all investors because borrowing on margin (using securities as collateral) involves certain risks. If the securities in your account decline in value, so does the value of the collateral supporting your loan. If you do not have a sufficient cushion, the firm may issue a "margin call" requiring you to deposit additional assets into your account, and/or sell securities or other assets in any of your accounts, in order to maintain the required equity in the account.

For more information, or to access your WealthLine, please contact us.

WealthLine (or "Equity Credit Line") may not be suitable for all investors or portfolios. Using money borrowed from others to purchase investments involves greater risk than a purchase using your own money. Clients have a continuing obligation to repay principal and interest even if the value of the investment goes down. This information is not investment advice and should be used only in conjunction with a discussion with your RBC Dominion Securities Inc. Investment Advisor. This will ensure that your own circumstances have been considered properly and that action is taken on the latest available information. RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. ©Registered trademarks of Royal Bank of Canada. Used under licence. ©2013 RBC Dominion Securities Inc. All rights reserved.

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