



The undersigned Chris Maciejowski (“I,” “me,” and “my,”) retains RBC Dominion Securities Inc. (“RBC DS”) to prepare a personal financial plan. I understand and acknowledge that by executing this Financial Plan Agreement, I will become a client of RBC DS for planning purposes. I hereby acknowledge having received all necessary explanations in respect of the present agreement, that I understand such explanations and that I have received a copy of the present agreement. In this document, “you” and “your” refer to RBC DS.

## NATURE AND SCOPE OF MANDATE

### I hereby acknowledge that:

- RBC DS will prepare the personal financial plan, including recommendations, based on the financial and personal information provided by me or on my behalf and the assumptions made regarding tax, inflation, mortality and rates of return at the time;
- The validity and relevance of the financial planning report as it applies to me is entirely dependent on the completeness and accuracy of this information. RBC DS will not review nor otherwise attempt to verify the accuracy nor completeness of this information. The financial planning report may also rely on the relevant laws in force at the time of the preparation of the report. The report may be impacted by a subsequent change in law or in my details;
- The personal financial plan is designed to assist me in evaluating my current financial situation, establishing objectives for the future and determining my ability to achieve these objectives;
- I am responsible for all final decisions relating to the investment strategies, cash flow management, and/or any recommendation in the report. Consultation with a lawyer, accountant or other professional advisor is recommended.

### A comprehensive personal financial plan may include the following:

- Net worth and budget analysis
- Portfolio analysis
- Retirement planning
- General estate planning
- General insurance analysis
- General personal tax analysis
- Potential legal considerations as they relate to the above.

## SECTORS AUTHORIZED TO ACT

Insurance products are offered through RBC Wealth Management Financial Services Inc. (“RBC WMFS”), a subsidiary of RBC DS. Certain Financial Planners and Investment Advisors of RBC DS are also licensed as Insurance Representatives of RBC WMFS and act in this capacity when discussing and selling insurance products.

## DESCRIPTION OF FINANCIAL PRODUCTS AND SERVICES

In order to assist in the implementation of the financial plan, the financial planner may from time to time recommend to me products or services offered by related companies that are members of Royal Bank of Canada (RBC). Products and services may include:

## Products and Services Description

1. Investment products: Guaranteed investment certificates, mutual funds, structured notes, etc.
2. Investment services: Discretionary investment management, investment advisory and brokerage, and discount brokerage services.
3. Trust services: Estate liquidation/liquidation, administration of inter vivos or testamentary trusts, etc.
4. Credit products: Credit cards, personal lines of credit, hypothecs, personal loans, etc.
5. Insurance products: Life insurance, disability insurance, annuities, etc.

## COLLECTION AND USE OF INFORMATION

**Collecting my personal information** — You may from time to time collect personal, financial and other information about me for the purpose of providing financial planning services. You may obtain this information from me, or from references I provide to you.

**Using my personal information** — This information may be used by you from time to time for the following purposes:

- To better understand my financial situation, including to provide ongoing comprehensive financial advice to me;
- To determine my eligibility for products and services you offer;
- To help you better understand the current and future needs of your clients;
- To communicate to me any benefit, feature and other information about products and services I have with you;
- To help you better manage your business and your relationship with me; and
- As required or permitted by law.

My personal information may be transmitted through, stored, or processed in countries, states, or provinces other than my home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. You will take measures to protect my personal information with appropriate contract clauses or other applicable safeguards.

For these purposes, you may:

- Share my personal information with individuals who work at other RBC companies, agents, and service providers, as set out in the “Protecting Your Privacy” section of my Client Account Agreement.
- To prepare a comprehensive financial plan as described above.

Upon my request, you may give this information to other persons. If I have an RBC advisor, I authorize the financial



planner to provide the financial plan to my RBC advisor to be held on file with my RBC advisor and I authorize my RBC advisor to provide my details and documentation to the financial planner.

If I provide the financial planner with any personal information in respect of a third party in connection with the preparation of the financial plan, I acknowledge that I have obtained the consent of the third party and RBC DS can rely on my acknowledgement to treat the third party information in the same manner as my personal information, as set out in this financial planning agreement.

You may also use this information and share it with other companies under RBC (i) to manage your risks and operations and those of other companies under RBC and (ii) to comply with valid requests for information about me from regulators and other persons who have a right to issue such requests, including any Self-Regulatory Organization of which you are a member.

I further authorize RBC to household my information for the purposes of providing consolidated relationship management, reporting and comprehensive financial planning advice to each member of my household.

**My right to access my personal information** — I may obtain access to the information RBC DS holds about me at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information or to ask questions about your privacy notices, I may do so now or at any time in the future by contacting my RBC advisor or, if I do not have an RBC advisor, the financial planner.

**Privacy notices** — All collection, use and disclosure of my personal information will be in accordance with the Global Privacy Notice and Digital Channel Privacy (available at [www.rbc.com/privacysecurity](http://www.rbc.com/privacysecurity)), which form part of these terms.

If I am no longer an RBC DS client, RBC DS may keep the information in its records as long as it is required and permitted by law.

### LANGUAGE CLAUSE

The parties hereto have expressly requested that this Agreement and all documents or notices relating thereto be drafted in English only.

## AUTHORIZATION

This agreement dated  is accepted by

(date) (name)

(signature) (address)

and (if joint agreement) by

(name) (signature)

If more than one individual signs this agreement, we understand that unless the context otherwise requires, words used in this agreement importing the singular only shall include the plural. We understand that the financial planning service will commence upon acceptance of this confirmation form.

and, on behalf of RBC DS, by

(name) (signature)

Hours estimated to complete the financial plan  Fees to be charged by RBC DS related to the financial planning services

Portion of fees that will be paid to the Financial Planner related to the financial planning services

\* RBC Wealth Management includes the following RBC companies: RBC Dominion Securities Inc. ("RBC DS"), RBC Wealth Management Financial Services Inc. ("RBC WMFS"), RBC Phillips, Hager & North Investment Counsel Inc. ("RBC PH&N"), RBC Global Asset Management Inc. ("RBC GAM"), The Royal Trust Company ("Royal Trust") and certain divisions of the Royal Bank of Canada. These RBC companies may also be referred to as "RBC Wealth Management Companies".

± An RBC advisor is an advisor employed by RBC DS, Royal Bank of Canada, RBC PH&N, Royal Trust or RBC GAM.