

You, your financial professional and RBC Clearing & Custody



As an investor, you're focused on achieving your financial goals and protecting your family's future. That's why you've chosen to work with a trusted financial professional to help you manage your portfolio.

Similarly, your financial professional has chosen the clearing and custodial services of RBC Clearing & Custody (RBC C&C) because he or she recognizes the strength of our firm to safeguard your assets and accurately execute your investment transactions.

What is clearing?

Securities markets are highly regulated. Whenever money and securities are exchanged, regulatory bodies, such as the Securities and Exchange Commission, require that every aspect of the transaction be documented and verified. The process of completing and documenting the trade is known as execution and clearance.

How are clearing functions different from brokerage activities?

RBC C&C handles the processing of your transactions. We do not provide investment advice or execute any orders from you. Your financial professional is responsible for determining investment suitability and initiating transactions and investigating and resolving any inquiries you may have about your account.

What is a fully disclosed relationship between my broker-dealer and RBC C&C?

A fully disclosed relationship signifies the contractual agreement between your broker-dealer and RBC C&C. We notify the Financial Industry Regulatory Authority (FINRA) of the agreement, thereby disclosing the relationship. Each client is notified of the relationship via the disclosure letter. The disclosure letter also details the responsibilities the introducing broker-dealer and the clearing firm have to you.

Is RBC C&C an established firm?

RBC C&C is a division of RBC Capital Markets, LLC (RBC CM). RBC CM is one of the largest securities firms in the nation and has execution capabilities on all principal exchanges. RBC CM is owned by Royal Bank of Canada, which trades under the symbol RY on the New York Stock Exchange.

How long has RBC C&C been providing these services?

We've been providing clearing and custody capabilities since 1979. We service over 200 independent broker-dealer firms. Our experienced staff is well versed in the needs of financial professionals and their clients. With RBC C&C, your financial professional has a highly responsive support staff working to meet your needs.

Does RBC C&C keep me informed of activity in my account?

Although you do not directly place transactions or inquiries through RBC C&C, we do generate confirmations for securities transactions in your account. You will also receive statements of your account as well as tax-related documents. Or you have the option to select paperless reporting via our simple and secure client portal at www.investor-connect.com. Plus, our mobile app provides access to account information and a variety of useful self-service cash management capabilities.

What does RBC C&C do to protect my privacy?

We are dedicated to protecting your privacy and safeguarding the personal, business and financial information entrusted to us. RBC companies follow comprehensive privacy policies and security practices in compliance with applicable laws.

To answer any questions you may have about the information we collect from you and with whom we may share that information, please visit www.rbcclearingandcustody.com/legal.

What other services does RBC C&C provide?

Through RBC Capital Markets, LLC, RBC C&C provides execution capabilities on the New York Stock Exchange and all other major exchanges. We also offer an over-the-counter trading department and a fixed income trading department specializing in government, corporate and municipal bonds, certificates of deposit and collateralized mortgage obligations.

Does RBC C&C provide features that benefit me directly?

We have a variety of wealth solutions. Our cash management services feature unlimited check writing and a Visa® Platinum Debit Card. Credit and lending solutions can assist you with a broad range of financing goals. Our fee-based products enable you to pay a simple fee based on the value of your account, rather than a commission for each transaction, while offering you access to top money managers and choices from thousands of mutual funds available at net asset value. A host of retirement plans are available to fit your needs, along with resources and insight to build on the excellent service your financial professional already provides you.