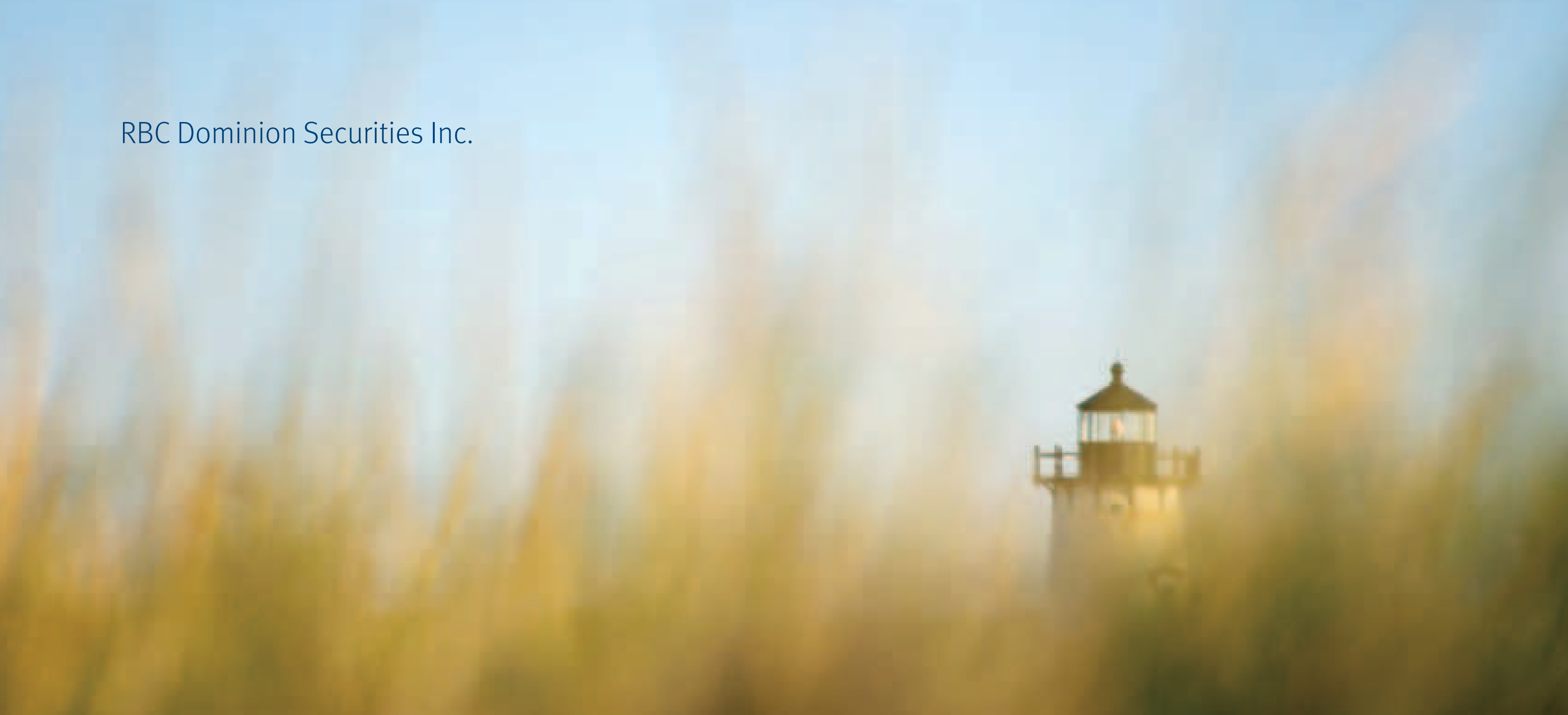


Welcome to RBC Dominion Securities

A guide for clients

Wealth Management
Dominion Securities

To help you manage your financial affairs, your RBC Dominion Securities advisor provides access to a wide range of services in addition to investment management. Designed to complement your investment strategy, these services include financial planning, insurance-based wealth protection, estate-planning services, charitable foundations and more. We also offer secure online account access and paperless eStatements through our private client website, DS Online. Please ask your advisor for more information about any of our services.

Welcome

Thank you for choosing RBC Dominion Securities for professional wealth management. Through RBC Dominion Securities, you have access to the resources of Canada's leading full-service investment firm, including the expertise and personal attention of your advisor.

Your advisor is able to provide the investment solutions you need to help achieve your specific goals, whether you are investing for yourself, your family, your business or your organization. Helping your personal advisor provide you with comprehensive wealth management is an extensive team of professionals, including estate planners, insurance consultants, portfolio strategists and research analysts.

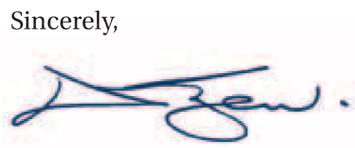
Through our partners at RBC®, you also have access to a full range of financial services, including personal and business banking.

In this welcome guide, we highlight some of the services you can expect as a client. If you would like more information about any of these services, or if you have any questions about your new account, your advisor would be happy to assist you.

If you have a concern, your advisor is your first point of contact. Our management team is also here to help — your concerns will be addressed in a timely and confidential manner. You can find the contact information for both your advisor and the branch manager at your local office on the front page of your account statement.

Once again, thank you for choosing RBC Dominion Securities. We look forward to a long and successful relationship.

Sincerely,



David Agnew
Chief Executive Officer, RBC Wealth Management Canada

A wealth management approach designed for you

It all starts with you

At RBC Dominion Securities, we believe your future investment success depends on having a clear idea of what you are trying to accomplish, coupled with a realistic understanding of what you are like as an investor. We focus on helping you formulate a long-term wealth management strategy appropriate for your situation.

Personalized service from your advisor

Your relationship with us starts with the selection of your personal advisor. A dedicated professional, your advisor will devote time and energy to fully understand your financial situation, life goals and tolerance for risk when creating a wealth management strategy that is right for you.

A plan is essential for success

Success rarely happens by chance. You and your advisor will work together to define your investment objectives. Then, your advisor will help you devise a strategy to achieve your objectives over a realistic time frame.

This is a long-term partnership

There is no simple, one-time solution. Your situation changes, financial markets change and the factors that determine investment success can also change. Your wealth management strategy needs the flexibility to anticipate and respond to these changes. Your personal advisor is committed to working with you through each stage of your life to help you meet your objectives.

A commitment to the highest standards

We understand how important it is to have confidence in the people you have entrusted with your investment assets. As a member company of RBC, we are fully backed by the resources of Canada's leading provider of financial services. We are also a member of the Investment Industry Regulatory Organization of Canada (IIROC) and the Canadian Investor Protection Fund (CIPF).

Put our resources to work for you

Behind your advisor is a support team dedicated to helping you achieve your wealth management goals.

Investment strategy

Our senior investment strategists provide your advisor with quarterly forecasts based on in-depth research and sophisticated analysis.

Wealth management services

A group of financial, tax and legal experts helps your advisor address your various wealth management needs. In addition, we offer insurance-based wealth enhancement and protection strategies.

Capital markets research

Timely research from RBC Capital Markets helps your advisor identify opportunities in today's fast-changing investment climate. The RBC Capital Markets research team — Canada's largest with coverage of all major industry sectors and analytical disciplines — provides ideas that aid your advisor in building and preserving your wealth.

Unique to RBC Dominion Securities, independent research from Veritas provides insights on selected Canadian companies through an in-depth analysis of balance sheets.

Through our partnerships with leading U.S. research firms, your advisor has access to research on U.S. and international companies.

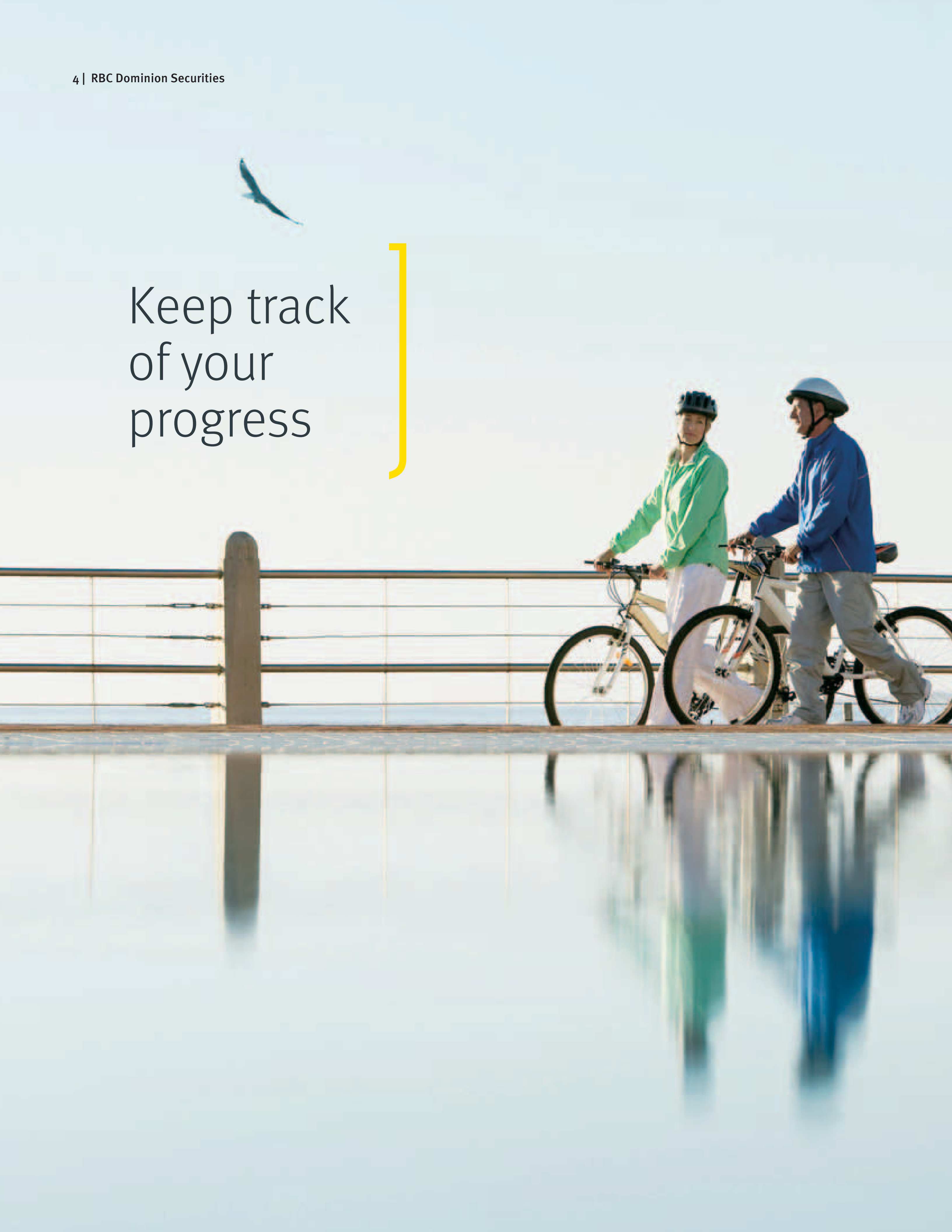
Mutual fund analysis

Our team of mutual fund experts conducts extensive research on the thousands of mutual funds available to identify superior opportunities.

Commodity futures

We can help you manage commodities risk, including exposure to energy, base metals, forest products and agriculture.

Keep track of your progress



DS Online

Access your account information from the convenience of your personal computer through our private client website, DS Online. Available 24 hours a day, seven days a week, DS Online provides instant access to your current account balances, real-time quotes, timely market information, a consolidated view of all your RBC accounts, real-time fund transfers and more. To activate DS Online, contact your advisor.

Account statements

You will receive a statement for each account quarterly or monthly when there is activity in your account. Your account statements detail all the transactions and activity occurring in the account during the previous month, including:

- The market value of your assets
- A summary of your dividend, interest and other income
- The purchase or sale of any securities
- Details of withdrawals or purchases

You will also receive a quarterly portfolio review statement, which summarizes the activity in your portfolio over specific time periods. It shows the total investment return on your portfolio and how its value has changed over time.

If you are a client in the A+ program, you can receive a comprehensive quarterly statement unique to that program, instead of the portfolio review statement.

eStatements

Reduce your paperwork by choosing paperless eStatements through DS Online. With eStatements, you can view your official account statements from the convenience of your personal computer, instead of waiting for them in the regular mail. You also have access to a seven-year archive of past statements, starting from November 2007. To select eStatements, simply call your advisor.

The following pages highlight the key features of your various account statements. If you have any questions about your statements, please contact your advisor.

Your statement of account

Account summary page

1 **Account type**

Appearing at the top of your statement, this information refers to the given RBC Dominion Securities account name and number.

2 **Advisory team**

These are your points of contact should you have any questions.

3 **For your information**

We use this section to highlight items of interest.

4 **Account details**

This section contains a spousal RSP indicator as well as your beneficiary information. If you have a spousal registered account, your statement will identify the spousal account at the top right-hand corner of the statement.

If you have designated a beneficiary for your registered account, you will see the beneficiary listed on the top right-hand side of your statement.

In the event you have more than two beneficiaries designated, you will see "Multiple" on your statement. If no beneficiaries are designated, the default message will read "Refer to your Investment Advisor." Please note that due to legislation in place in Quebec, this beneficiary designation is not applicable to Quebec-based residents.

5 **Asset summary**

You will get a snapshot of the market value of your total portfolio and the percentage of your portfolio that each security type represents.

6 **Income summary**

This section shows you the totals for interest, dividends and other income processed through your account for the current month and calendar year to date. Other income includes distributions from managed investments such as mutual funds, pooled funds and segregated funds, as well as income from other investments such as Income Trusts, Royalty Trusts and Real Estate Investment Trusts (REITs).

7 **Cash balance**

This section lists the opening and closing cash balances by account type.

8 **Contribution summary***

This section shows contributions to this account within the first 60 days (and therefore applicable to the previous tax year) and for the balance of the year (applicable to the current tax year).

* This information will only appear on registered account statements.

Wealth Management
Dominion Securities

1 RBC Dominion Securities Inc.
Statement of Your Account SEPT. 30
RRSP (Cdn $) 2016

Page 1 of 2

Mr. John Smith
123 Your Street
Anytown, Anyprovince
Canada A1B 2C3

Your Account Number: 000-00000-0-0
Trustee: Royal Trust Company
Date of Last Statement: August 29, 2016

2 ADVISORY TEAM:

Investment Advisor(s):
Robert Allen
123-456-7890

Team Member(s):
Rosa Smith
123-456-7891

Branch Address:
Suite 1230, 45 Main Street
Anytown, Anyprovince
A1B 2C4

Branch Manager:
Mary McDonell
123-456-7892

3 FOR YOUR INFORMATION:

RBC Dominion Securities is pleased to introduce your new Statement of Account. Should you have any comments or questions about your statement, your Investment Advisor would be pleased to discuss them with you.

4 ACCOUNT DETAILS

Your Plan Type: SPOUSAL
Your Beneficiary:
JANE SMITH

5 ASSET SUMMARY

	MARKET VALUE AT SEPT 30	PERCENTAGE OF MARKET VALUE
Cash	$24,832.80	3.02%
Fixed Income	$416,468.60	50.58%
Preferred Shares	$0.00	0.00%
Common Shares	$197,960.00	24.04%
Mutual Funds**	$167,961.00	20.40%
Foreign Securities	$16,100.00	1.96%
Managed Assets	$0.00	0.00%
Other	$0.00	0.00%
Total Value	**$823,322.40**	**100%**

6 INCOME SUMMARY

	THIS MONTH	YEAR-TO-DATE
Dividends	$0.00	$2,375.52
Interest	$36.16	$15,494.06
Other	$0.00	$0.00
Total Income	**$36.16**	**$17,869.58**

7 CASH BALANCE

ACCOUNT TYPE	OPENING BALANCE AT SEPT 01	CLOSING BALANCE AT SEPT 30
Cash	$24,796.70	$24,832.80

8 CONTRIBUTION SUMMARY

	PERSONAL CONTRIBUTION	SPOUSE'S CONTRIBUTION
First 60 Days	$0.00	$3,500.00
Balance of Year	$0.00	$13,000.00

CIPF
Canadian Investor Protection Fund
MEMBER

Your account activity page(s)

If you have any questions regarding your statement, please speak with your advisor.

1 Asset review

The portfolio summary section shows the quantity of a security, the current market price of your securities and the current market value of your securities.

2 Foreign exchange rates

The exchange rate used to convert U.S. dollar denominated assets held in your Canadian Dollar Account (these include all your Registered Account Statements which are always in Canadian dollars) appears on your statement when there are security positions in your account.

3 Book cost

Unless otherwise advised, "book cost" means: in the case of a long security position, the total amount paid for the security, including any transaction charges related to the purchase, adjusted for reinvested distributions, returns of capital and corporate actions; or in the case of a short security position, the total amount received for the security, net of any transaction charges related to the sale, adjusted for any distributions (other than dividends), returns of capital and corporate actions. Where a book cost is not available on a security position, market value will be used to calculate the book cost.

4 YTM – yield to maturity

This shows you the rate of return on an interest-bearing investment if you hold it to maturity, and takes into account purchase price, coupon rate and value at maturity.

5 Accrued interest included in market value

All fixed-income securities (except Monthly Pay Bonds) include accrued interest in the market value. This will be indicated by a superscript [(1)].

6 Account activity

This section allows you to follow the activity in your account over the past month. You will see:

- A chronological listing of activity dates
- The type of transaction that constitutes each activity
- A complete description of the activity
- The quantity and price of the security involved in the activity
- The debit/credit effect that activity had on your account

7 Open orders

This section shows all of your orders that are not yet completed because the current market price does not match the price you want to pay or receive. If and when the order is filled, the transaction will appear in the Account Activity section of the applicable monthly statement.

8 Trades for future settlement

Here's where you can see those orders that have been executed, but not settled during the statement period. These transactions will appear in your next statement in the Account Activity section.

Wealth Management
Dominion Securities

RBC Dominion Securities Inc.
Statement of Your Account SEPT. 30 2016
RRSP (Cdn $)

Your Account Number: 000-00000-0-0

Page 1 of 2

1 **ASSET REVIEW**

2 (Exchange rate 1 USD = 1.1627CAD as of SEPT 30, 2016)

	SECURITY SYMBOL	QUANTITY/ SEGREGATED	MKT. PRICE	3 BOOK COST	MARKET VALUE
FIXED INCOME					
PROVINCE OF BRITISH COLUMBIA – 9.50% 01/09/2019		330,000 330,000	121.83	$378,607.80	$416,468.60[1] 5
4 YTM AT PURCHASE DATE 7.113%					
Total Value of Fixed Income				**$378,607.80**	**$416,468.60**
COMMON SHARES					
ROYAL BANK OF CANADA	RY	4000 4000	49.49	$124,480.00	$197,960.00
Total Value of Common Shares				**$124,480.00**	**$197,960.00**
MUTUAL FUNDS					
SIGNATURE INCOME AND GROWTH FUND (6116)	CIG6116	30,895.380 30,895.380	5.340	$165,785.70	$164,981.30
SEGREGATED FUNDS					
AIC ADVANTAGE SEGREGATED FUND II P60 DSC (502)	TAI502	672,620 672,620	4.430	$2,771.10	$2,979.70
Total Value of Mutual Funds**				**$168,556.80**	**$167,961.00**
FOREIGN SECURITIES					
FORD MOTOR CORP	F	2000 2000	8.05	$20,100.00	$16,100.00
Total Value of Foreign Securities				**$20,100.00**	**$16,100.00**
Total Value of All Securities				**$691,744.60**	**$798,489.60**

6 **ACCOUNT ACTIVITY**

DATE	ACTIVITY	DESCRIPTION	QUANTITY	PRICE/ RATE	DEBIT	CREDIT
		Opening Balance (SEPT. 1, 2016)				$24,796.70
SEPT 29	INTEREST	INTEREST ON CREDIT BALANCE INT FR 08/22 THRU 09/27 @ 1 3/4%				$36.16
		CLOSING BALANCE (SEPT. 30, 2016)				$24,832.80

7 **OPEN ORDERS**

ORDER DATE	ACTIVITY	DESCRIPTION AND YOUR ORDER PRICE	QUANTITY	SECURITY SYMBOL	MARKET PRICE
SEPT 15	BUY	ROYAL BANK OF CANADA	400	RY	$48.42

8 **TRADES FOR FUTURE SETTLEMENT**

DATE	ACTIVITY	DESCRIPTION	QUANTITY	PRICE	AMOUNT
OCT 02	SOLD	FORD MOTOR CORP	2000	8.05	$16,100.00

Your portfolio review statement

1 **Investment return**
The total investment return on your portfolio, in dollars, over specific time periods.

2 **Interest**
Payments from such investments as bonds, debentures, GICs, term deposits and cash balances.

3 **Dividends**
Paid from common and preferred shares.

4 **Managed fund distributions**
From managed investments such as mutual funds, pooled funds and segregated funds.

5 **Other distributions**
Paid to you from other investments, such as Income Trusts, Royalty Trusts and Real Estate Investment Trusts (REITs).

6 **Change in market value**
The change in what your securities, including cash balances, are worth on the open market over specified time periods.

7 **Total investment return**
Calculated after management fees and commissions.

8 **Capital review**
This section summarizes how the value of your portfolio has changed over various time periods.

9 **Beginning portfolio review**
The market value of your portfolio, including accrued interest, at the beginning of each specified period of time.

10 **Deposits/transfer ins**
The value of all cash and/or securities deposited to your portfolio, including currency transfers and cash and/or securities transferred in from other RBC Dominion Securities accounts.

11 **Withdrawals/transfer outs**
The value of all cash and/or securities withdrawn from your portfolio, including currency transfers and cash and/or securities transferred out to other RBC Dominion Securities accounts.

12 **Withholding tax**
The amount of tax paid on any income earned in your portfolio subject to withholding taxes.

13 **Ending portfolio value**
The market value of your portfolio at the end of the current period, including accrued interest but not accrued dividends.

Wealth Management
Dominion Securities

RBC Dominion Securities Inc.
Statement of Your Account
RRSP (Cdn $)

Statement for July 1 to September 30, 2016

Page 1 of 1

PORTFOLIO REVIEW

Your Account Number: 111-22222-1-7

		Current Quarter (July 1, 2016 – Sept. 30, 2016)	Year-to-Date (Jan. 1, 2016 – Sept. 30, 2016)	5 Year: (Jan. 1, 2011 – Sept. 30, 2016)
1	INVESTMENT RETURN			
2	Interest	3,603.13	14,412.50	43,236.00
3	Dividends	406.25	1,625.50	4,911.00
4	Managed Fund Distributions	0.00	2,700.00	5,355.00
5	Other Distributions	382.50	1,530.00	4,678.00
6	Change in Market Value	3,431.50	19,732.00	48,245.00
7	**Total Investment Return**	7,823.38	40,000.00	106,425.00

		Current Quarter (July 1, 2016 – Sept. 30, 2016)	Year-to-Date (Jan. 1, 2016 – Sept. 30, 2016)	5 Year: (Jan. 1, 2011 – Sept. 30, 2016)
8	CAPITAL REVIEW			
9	Beginning Portfolio Value	549,625.62	500.000.00	400,000.00
10	Deposits/Transfer Ins	0.00	20,000.00	65,000.00
11	Withdrawals/Transfer Outs	-500.00	-3,000.00	-12,000.00
12	Withholding Tax	-24.00	-75.00	-2,500.00
	Total Investment Return	7,823.38	40,000.00	106,425.00
13	**Ending Portfolio Value**	556,925.00	556,925.00	556,925.00

Connect to DS Online

Through your DS Online home page, you have convenient access to your account information and timely market updates. Get real-time quotes for stocks and options, end-of-day pricing on mutual funds, and create up to 15 Watchlists to monitor the performance of selected securities.

1. Select **My Accounts** for your account balances and holdings.
2. Click on **Markets and Research** for daily market news, economic updates and forecasts, insights about companies on your Watchlists and access to our informative financial publications, Global Investment Outlook and Global Insight.
3. Choose the **Quotes** tab for detailed quotes and in-depth information on specific stocks, mutual funds and fixed-income securities.
4. Obtain quick quotes on Canadian and U.S. securities using the **Quotes** box.
5. Go to **View and Manage Documents** to get your official RBC Dominion Securities account statements, trade confirmations and prospectuses online instead of in the mail – helping you reduce your paperwork.
6. Create and manage up to 15 customized **Watchlists** of securities you wish to monitor.
7. Get an at-a-glance overview of major market indexes through the **Market Snapshot**.

Wealth Management
Dominion Securities

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4

QUOTES

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CDN US

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Symbol Lookup

Printable version

5

Your Communications

You have 3 new messages Send a Secure Message View and Manage Documents

My DS Accounts		Cash	Investments	Total
Margin Account	CAD	60.69	283,412.00	283,738.00
	USD	28.60	754.00	782.00
Margin Account	CAD	736.04	329,261.00	329,996.00
	USD	631.83	26,988.00	27,619.00
TFSA Account	CAD	5,660.83	17,692.00	23,297.00
Investment Account	CAD	6,083.22	272,762.00	278,823.00
			Combined Total in CAD:	944,199.00
			Combined Total in USD:	946,129.10

Exchange Rate: 1 USD = 0.9980 CAD

Investment Advisor

John A. Doe

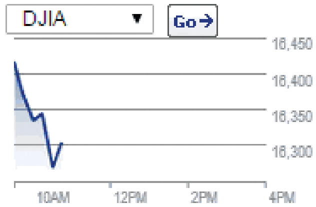
7

Email: john.doe@rbc.com
Phone: 444-444-4444

6 Go to My Watchlists

Market Snapshot

DJIA Go



Symbol	Last	Change
TSX Comp	12,749.34	-25.16
Nasdaq	4,427.02	-82.54
S&P 500	1,894.79	-20.66
TSX Vent	504.56	+0.08

Quotes delayed at least 20 minutes. NYMEX and/or COMEX data is 30 minutes delayed.

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Wealth Management Review - Quarterly Newsletter
Read the latest outlook for the economy and markets from our Chief Strategist, Jim Allworth. Plus, gain insights on timely wealth management topics.

Go to Newsletter

If you have any questions about the information contained in this guide, or any other questions about your account, your advisor would be pleased to assist you.

Wealth Management
Dominion Securities

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