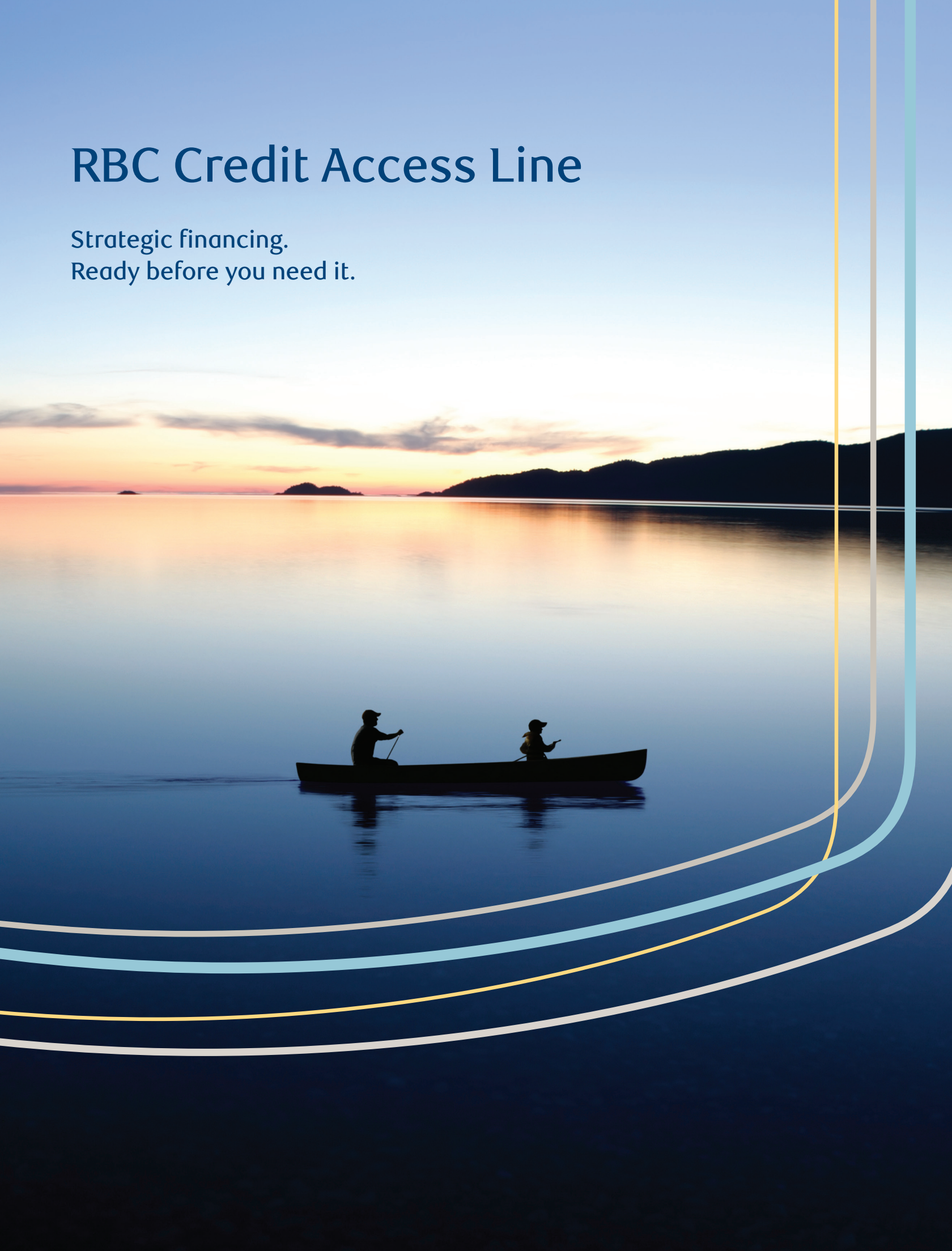


RBC Credit Access Line

Strategic financing.
Ready before you need it.





With a plan, you can get there with confidence

Explore a smart
and potentially
untapped source of
opportunity

You have worked hard, planned carefully and invested wisely. And there may be goals you envision for yourself and your loved ones that are realistic, yet slightly beyond your grasp.

Time waits for no one

Expectations about your financing options may be holding you back. By using your securities as loan collateral to borrow money, you can get same-day access to cash. At competitive interest rates. With flexible repayment terms. You also avoid potential tax liabilities and transaction costs that may happen when you sell your portfolio assets.

RBC Credit Access Line

Fast, flexible and convenient financing. With an RBC Credit Access Line offered by the Royal Bank of Canada, you can gain access to cash while maintaining progress toward your other important financial goals. Consider opening a line today so it's ready before you need it.



Prepare for the expected— and the unknown

Gain financial flexibility



Your RBC Credit Access Line offers fast and convenient access to funding for all types of contingency planning scenarios.

Gain access to cash when you need it most

- Provide a bridge loan for an elder care facility until the sale of the former home
- Maintain your lifestyle during a temporary interruption of income
- Rebuild your home after a natural disaster
- Continue business operations during an emergency

Enjoy a practical source of liquidity when times are good

- Seize a sudden business opportunity
- Pay capital gains taxes resulting from a financial windfall
- Refinance higher interest debt
- Smooth out cash flow during times of uneven income



Get a head start on achieving tomorrow's goals

**Finance major purchases you have
been planning for all along**

**Your RBC Credit Access Line can be used to pay for the things and
experiences you want for yourself and the people you care about.**



Plan for important life events

- Buy a boat, recreational vehicle, motorcycle or automobile
- Take a once-in-a-lifetime vacation with the whole family
- Expand your art collection or other collectibles
- Tackle some of your “bucket list” items



Reach for your dreams in a big way

Fund the investments in your future that make good financial sense

Your RBC Credit Access Line can be used for a variety of purposes that may help enrich your life while improving your financial position.



Invest in your home

- Design and build the home that is just what you have always pictured
- Build that addition to give you the extra room you need
- Remodel the kitchen and update the bathroom to your satisfaction
- Install another garage to protect your boat, RV or other valuable equipment
- Put in the pool for hours of enjoyment
- Landscape the yard for outdoor living and entertaining
- Buy the second home or vacation property you have been planning for



Invest in your business

- Upgrade your equipment and/or install additional machinery
- Improve or expand your facilities
- Open a franchise or set up operations in a new market
- Buy into an opportunity as a limited partner
- Purchase commercial or residential rental property



Provide financial benefits to loved ones

Help people you care about experience meaningful life milestones

Use your RBC Credit Access Line to help children, grandchildren and other family members get a head start with important life events.



Create a lasting legacy

- Help the young couple enjoy the wedding they will cherish forever
- Help the new family purchase the first home they will grow into
- Help the promising scholar with school expenses
- Help the next doctor, lawyer or other professional carry on the family tradition
- Help the self-starter, who takes after you, start their first business
- Help the child or adult with special needs live a full and independent life

Enjoy the features of RBC Credit Access Line

Easy to apply

Talk to your financial professional and complete a short online application.

Complimentary to set up

There are no fees to open, maintain or cancel. And there are no penalties if you never use it.

Ready when you are

Once approved, accessing your credit line is quick and easy.

Low rates

RBC Credit Access Line is typically offered at a lower interest rate than many banks offer.

Option of variable or fixed rates

Choose a variable- or fixed-interest rate most suitable to your needs, and you can have both. If your borrowing needs are longer term, your financial professional can highlight all of your options.

Flexibility

Each month, your only obligation is to pay the interest due. Pay back the loan principal on your own terms.

Choice

Borrow as little as \$1,000 with a minimum credit line of \$75,000.

Convenient

Go online to monitor your balance, make a payment or request an advance amount.



Key considerations



Green Zone

“Go” — Lower risk of collateral call; proceed with high level of confidence.



Yellow Zone

“Caution” — Higher risk of collateral call; attention and active management may be required.



Red Zone

“Stop” — Very high risk of collateral call; take immediate action to lower debt-to-asset ratio.

Important risks

As a loan secured by the value of securities pledged as collateral, your account must maintain a minimum lending value. Should your account value decline below the minimum, immediate deposit of additional cash or securities will be required. Securities may also be sold at RBC's discretion to help maintain the minimum value.

Variable or fixed rates

If you have a variable rate, it is a floating rate loan tied to the one-month LIBOR¹ rate. This rate resets weekly and is subject to change. This means your interest rate is also subject to change. However, if you have a fixed rate, it will not change. Depending on your needs for flexible financing, working with your financial professional, you may opt to have both fixed and variable rates on your credit lines.

Determine next steps

Before drawing on your line of credit, discuss your ability to make interest payments with your financial professional. He or she may also be able to recommend strategies to help repay the loan principal.

Monitor and manage risk effectively

After you draw on your line of credit, the simple and easy-to-use stoplight system provides you and your financial professional with relevant information to make well-informed decisions.

A woman with dark, curly hair is shown in profile, looking into a mirror. She is wearing a white dress and a pearl necklace. Her hands are visible, adjusting the necklace. The background is a soft, out-of-focus reflection of her in the mirror.

Be prepared

Enjoy greater financial freedom

Your RBC Credit Access Line can be a practical and integral part of a wealth plan that helps you focus on what matters most. So you can live your life empowered by having clarity for today, as well as confidence for tomorrow.

Contact your financial professional today.

¹ After December 31, 2021, the panel banks that submit rates required to calculate the LIBOR will no longer be required to do so. The transition away from LIBOR will require changes to the way that interest is calculated on loans that use the LIBOR as a benchmark. Borrowers with affected loans will be notified of such changes in advance of them taking effect.

RBC Credit Access Line is a securities-based, demand line of credit offered by Royal Bank of Canada, an Equal Opportunity Lender and a bank affiliate of RBC Capital Markets, LLC. Subject to credit approval. Securities-based loans involve special risks and are not suitable for everyone. You should review the provisions of the RBC Credit Access Line agreement and related disclosures, and consult with your own independent tax and legal advisors about any questions you have prior to using RBC Credit Access Line. Considerations should be given to loan requirements, portfolio composition and diversification, time horizon, risk tolerance, portfolio performance expectations, and individual tax situations. **There are important risks associated with securities-based loans that you should consider:**

- You will be required to deposit additional cash or securities, or pay down the line of credit, should the value of your securities decline below the percentage equity you must maintain or the percentage equity you must maintain increase. During a market downturn in which the securities in your portfolio decline in value, the percentage equity you must maintain will cause your losses to be greater than if there were no loan against your portfolio. Your losses can exceed your original collateral amount.
- You are not entitled to an extension of time to satisfy equity percentage requirements.
- Should you be unable to maintain the required percentage equity, some or all of your securities may be sold without prior notice to you. In the event of such a sale, you will not be entitled to choose which securities are sold, your long-term investment strategy may be interrupted and you will be responsible for all resulting fees and tax consequences.
- Royal Bank of Canada may increase equity percentage requirements at any time without prior notice to you and may require you to pay down your line of credit, in part or in full, at any time and for any or no reason.
- The rates, terms and conditions of your RBC Credit Access Line are subject to change in accordance with the terms of the RBC Credit Access Line agreement.
- Should the rate of your RBC Credit Access Line be set to float against an index, you will be subject to greater interest costs in a rising interest rate environment.

RBC Credit Access Line is a non-purpose facility. The proceeds of an RBC Credit Access Line may not be used to purchase, trade, or carry margin stock or repay a margin debt that was used to purchase, trade, or carry margin stock. Royal Bank of Canada may demand repayment of all proceeds of RBC Credit Access Line advances that it has reasonable basis to believe were used to purchase or carry margin stock.

RBC Clearing & Custody, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC provides clearing and execution services and/or custodial services to accounts managed by your financial professional. The referenced product and/or service is made available through that relationship.

RBC Clearing & Custody is not a bank. Where appropriate, RBC Capital Markets, LLC has entered into arrangements with the Royal Bank of Canada to help facilitate and service your RBC Credit Access Line. RBC Capital Markets, LLC and its affiliates and their employees do not provide tax or legal advice.