

CREATE YOUR RETIREMENT PAYCHECK

Retirement is a time to pursue your interests and to enjoy the lifestyle you envision. It's also an exciting period of adjustment, as you enter a new stage of your life.

One of the biggest adjustments for many retirees is getting used to being truly financially independent. It can be a big step, especially if you've always relied on an employer to provide your income during your working years. For self-employed people and business owners, retirement can call for learning a new way of thinking about your income as well. So it's a period of major transformation for all concerned.

As you work toward achieving your financial independence at retirement, another change to be aware of is the fact that your finances may become more complex to manage. That's because your retirement income plan may include many different income sources. And using them all efficiently to create a reliable income stream will likely become a higher priority. Consider where your money may be coming from:

- Dividends and/or profits from the sale of investments and other assets acquired during your lifetime.
- Distributions from IRAs, defined benefit (pension) plans and/or defined contribution (401k, 403b, SEP, SIMPLE, etc.) plans.
- Personal savings.
- Social Security benefits.
- Part-time jobs and self employment.

You have access to two proven tools that can help you simplify the way you manage all these sources as you use them to create your retirement "paycheck." Each tool provides features designed to make it easy to access to your cash and help keep your nest egg growing. Depending on your situation and goals, your financial advisor can help you choose the one that's best suited for you.

OPEN AN INVESTMENT ACCESS[®] ACCOUNT

ONE ACCOUNT THAT'S ALWAYS WORKING FOR YOU

When you're not using your cash, you want it to be working for you. But when you need money, you want to be able to get it — fast. An Investment Access Account (IAA) provides several options to both help keep your money growing and give you easy access to cash when you need it.

AUTOMATIC CASH SWEEP

A key benefit of your IAA is the cash in your account will automatically sweep into an investment fund selected by you. Every day. Choose from a variety of highly competitive taxable and tax-exempt cash investment options.

VISA[®] GOLD DEBIT CARD

Your IAA includes a Visa Gold Debit Card with convenient access to more than 800,000 ATMs and 400,000 banks worldwide.

UNLIMITED CHECK WRITING

Your IAA allows you to write checks to anyone for any amount, within the spending authorization for the account, with no per-check charge. Plus, check expense coding will help you with budget planning.

ELECTRONIC FUNDS TRANSFER

Your financial advisor can help you use wire transfers and Online Bill Pay to automate the way you move money. Automated Clearing House (ACH) services are provided through your IAA at no additional cost to you.

EASY ACCESS TO CREDIT

If your IAA includes the margin feature, you have immediate access to credit by writing a check or using your Visa Gold Debit Card. Ask your financial advisor for more information on margin borrowing.

SIMPLE, COMPREHENSIVE ACCOUNT MANAGEMENT TOOLS

Your IAA offers two popular ways to track your retirement income plan. Get free round-the-clock access to your account online using Investor Connect[®] by visiting www.investor-connect.com. In addition, you'll receive easy to read and monthly and annual statements for your longer-term records.

FEES

The fee for all these IAA services is only \$125 per year. However, if your household assets custodied at RBC Correspondent Services (defined as accounts with the same address, same firm, and the same financial advisor) exceed \$200,000, one annual IAA fee is waived.

USE AUTOMATED CLEARING HOUSE SERVICES

SIMPLE. SAFE. STEADY.

Our Automated Clearing House (ACH) service allows you to automate the deposit or withdrawal of your funds. It also helps you automatically move money from one financial institution to another. This service offers many capabilities to help meet your cash flow needs.

DIRECT DEPOSIT

Save yourself a trip to the bank and likely earn a better rate of return by arranging to have your IRA distributions, pension checks, Social Security checks, and any other checks you receive on a regular basis directly deposited into your account.

ON-DEMAND DEPOSITS

You can also enjoy the flexibility of depositing funds as needed. Simply call your financial advisor for assistance.

ELECTRONIC PAYMENT OF DIVIDENDS AND INTEREST

Rather than receiving a paper check in the mail, you can have these payments deposited directly to your bank account. You'll benefit from both the safety and convenience of this automated transaction.

SYSTEMATIC WITHDRAWALS

Keep your money working and earning a return until you need it elsewhere. You can arrange for a set dollar amount to be transferred from your account to your outside account(s) on a regular basis.

ACCEPT DEBITS FROM BILLERS

Arrange to automatically pay your mortgage, your car loan or any other regular bill. Simply complete the forms provided by your outside biller and we will do the rest.

WHICH TOOL IS RIGHT FOR YOU?

Creating your retirement paycheck, managing your assets and keeping your finances under control do not need to be difficult or time-consuming tasks. An Investment Access Account or Automated Clearing House service is easy to set up and easy to use. Please contact your financial advisor to sign up today. He or she can help you choose the tool that is best suited for your financial situation and goals.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial advisor. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance.

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An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds.

Our firm does not provide tax advice. All decisions regarding the tax implications of your investments should be made in connection with your independent tax advisor.

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