

# Understanding your account statement



Wealth Management

As a valued client of RBC Wealth Management, you deserve comprehensive, timely account information—and that’s just what you’ll get with your account statement. This guide can help you get the maximum benefit from your statement. You’ll find descriptions of the various items that appear in the statement plus brief explanations of how to interpret what you see.

## A wealth of information in an easy-to-manage form

As you chart your progress toward your long-term financial goals, you may want to pay special attention to the following areas:

### Summary of accounts

In this section you’ll get a “snapshot” of your accounts. If you elect to combine multiple accounts into a statement household, the Summary of accounts can be useful in determining the current value of your investments.

### Asset allocation

This section illustrates how your investment dollars are diversified over a range of asset classes: cash and cash alternatives, equity, fixed income, etc.

Your asset allocation mix should reflect your individual tolerance for risk, your investment preferences and your time horizon (how many years you plan on investing). As your individual circumstances change over the years, you’ll want to work with your financial advisor to adjust your asset allocation mix accordingly.

### Gain/loss information

This information, displayed throughout your statement, shows your realized or unrealized gains or losses for selected securities. Your realized gain or loss will be classified long-term if you’ve held the asset for longer than one year; if you’ve held the asset one year or less, the gain or loss will be short-term.

If you reinvest dividends, you can elect to see your unrealized gains or losses with or without the effect of reinvested dividends. If you elect to include reinvested dividends, your

statement will break out the net cost to include the original purchases and reinvested dividends. You can also elect to see tax-lot-specific reporting for unrealized gains or losses.

### Investment objective

This section shows the investment objective you have provided to your financial advisor. While you may have a range of investment goals, remember that your “Investment objective” reflects your overall risk tolerance—the risk you are willing to assume when seeking returns on your investments. For more information about our Investment objective continuum, please see “About Your Investment Objective” on page two of your statement.

Please contact your financial advisor with any questions you may have about your account statement. Contact information is provided on the first page of your statement.

Access your statements and account documents anytime, anywhere.

## Register for RBC Wealth Management Online


To register, visit [rbcwealthmanagement.com](http://rbcwealthmanagement.com) and select Register from the Access Your Account sign in box. Follow the steps to provide your account information, and select your user ID and password.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

## Summary of accounts

If you have several accounts and you've chosen to have those statements combined into a statement household, then you'll automatically receive an Account Summary Statement, which gives you a basic overview of all your accounts as a cover page to your account statements. Detailed statements for your individual accounts are individually produced, and are delivered to you via regular mail or are accessible in a paperless format, which is safe, secure and convenient.

You can log on to the online portal to access your statements and edit or update account labels for each of your accounts; those account labels appear on the Account Summary Statement as well as the individual account statements.



A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

### ACCOUNT SUMMARY STATEMENT

AUGUST 2022

SAMPLE CLIENT  
SAMPLE CLIENT 2  
123 MAIN STREET  
MINNEAPOLIS MN 55440

010XX  
XXX

**1 YOUR PREMIER MESSAGE BOARD**  
*Thank you for choosing us to help you with your investment and financial needs. We appreciate your business and continued trust.*

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### SUMMARY OF ACCOUNTS

| ACCOUNT NUMBER | YOUR INFORMATION                              | CURRENT VALUE         | VALUE LAST MONTH      | CHANGE IN VALUE     |
|----------------|---|-----------------------|-----------------------|---------------------|
| E 999-99999    | Trust Account / Sample Family Trust           | \$1,351,626.86        | \$1,311,666.81        | \$39,960.05         |
| E 999-99999    | Individual Retirement Account / Sample IRA #1 | 853,700.99            | 824,313.33            | 29,387.66           |
| E 999-99999    | Individual Retirement Account / Sample IRA #2 | 2,817,311.10          | 2,736,404.75          | 80,906.35           |
| E 999-99999    | Individual Retirement Account / Sample IRA #3 | 1,238,225.01          | 1,199,956.35          | 38,268.66           |
| <b>3</b>       | <b>Total Value of Accounts</b>                | <b>\$6,260,863.96</b> | <b>\$6,072,341.24</b> | <b>\$188,522.72</b> |
|                | Estimated Accrued Bond Interest               | 70.75                 | 71.15                 | -0.40               |
| <b>4</b>       | <b>Total Portfolio Value</b>                  | <b>\$6,260,934.71</b> | <b>\$6,072,412.39</b> | <b>\$188,522.32</b> |

### LIABILITIES

|  | CURRENT VALUE       | VALUE LAST MONTH    |
|--|---------------------|---------------------|
| RBC Credit Access Line Outstanding credit advances | <b>\$175,000.00</b> | <b>\$175,000.00</b> |
| RBC Credit Access Line Available credit            | <b>\$475,000.00</b> | <b>\$475,000.00</b> |

*Accrued interest and other investment information is received from sources we believe to be reliable; however, we cannot guarantee the accuracy of these figures. Please see "About Your Statement" on page 2 for further information.*

*E - Per your request, this document is available in an electronic format only and is not included in the mailing. To access your online documents via our secure connection, log on to [www.rbcwm.com](http://www.rbcwm.com).*

- 1 Your message board** — In this area, you'll find important information or announcements from RBC Wealth Management.


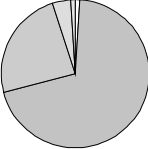
**2 Account label** — Your personalized account labels appear on your monthly printed statements, making it easier to view and organize your various RBC accounts.

**3 Total value of accounts** — Please note that an asterisk in the "Account Number" column indicates that a statement was not produced for the reporting period due to a lack of activity.

**4 Total portfolio value** — This line shows the total value of all your accounts listed on the summary statement. This appears when accrued bond interest, a held away annuity or a held away alternative investment are present in one or more of the accounts listed on the account summary statement.

## Holdings, activities and gain/loss

This page provides you with an overview of your account holdings, activity and gain/loss information.

|  |  | <b>RBC UNIFIED PORTFOLIO ACCOUNT STATEMENT</b><br>AUGUST 1, 2022 - AUGUST 31, 2022  |  | Account number:<br>999-99999<br>Page 3 of 10 |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|---|--|---|--|--|-----------------------------|--------------------------|--|-------------------------|--------------|---|------------------------|--------------|-----------|-----|-----------------------|-----------|-------------------------|-------------|-------------|----|------------------------------|---------------------|-------------|--|--|
| A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.                   |  |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| <b>1</b>  | <b>ASSET ALLOCATION SUMMARY</b>  |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |   | <table border="1"> <thead> <tr> <th></th> <th>CURRENT VALUE</th> <th>PERCENT</th> </tr> </thead> <tbody> <tr> <td>Cash &amp; Cash Alternatives</td> <td>\$3,129.68</td> <td>1%</td> </tr> <tr> <td>Equity</td> <td>282,326.43</td> <td>70%</td> </tr> <tr> <td>Fixed Income</td> <td>97,339.67</td> <td>24%</td> </tr> <tr> <td>Mixed Assets</td> <td>14,576.37</td> <td>4%</td> </tr> <tr> <td>Real Assets</td> <td>4,897.95</td> <td>1%</td> </tr> <tr> <td><b>Current account value</b></td> <td><b>\$402,270.10</b></td> <td><b>100%</b></td> </tr> </tbody> </table> |  | CURRENT VALUE                                | PERCENT                     | Cash & Cash Alternatives | \$3,129.68   | 1%                      | Equity       | 282,326.43                              | 70%                    | Fixed Income | 97,339.67 | 24% | Mixed Assets          | 14,576.37 | 4%                      | Real Assets | 4,897.95    | 1% | <b>Current account value</b> | <b>\$402,270.10</b> | <b>100%</b> |  |  |
|   | CURRENT VALUE  | PERCENT   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Cash & Cash Alternatives  | \$3,129.68   | 1%  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Equity  | 282,326.43   | 70%   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Fixed Income  | 97,339.67  | 24%   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Mixed Assets  | 14,576.37  | 4%  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Real Assets   | 4,897.95   | 1%  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| <b>Current account value</b>  | <b>\$402,270.10</b>  | <b>100%</b>   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| <b>2</b>  | Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets." The Cash & Cash Alternatives figure is net of debits including any RBC Express Credit (margin) debit, if applicable.  |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| <b>3</b>  | <b>INVESTMENT OBJECTIVE / PROFILE AND RISK TOLERANCE</b><br>The investment objective for this account is: Growth<br>The risk tolerance for this account is: High Risk<br>The advisory risk profile for this account is: Profile 4<br>Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.  |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| <b>4</b>  | <b>GAIN/LOSS SUMMARY</b>   |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   | <table border="1"> <thead> <tr> <th></th> <th>THIS PERIOD</th> <th>THIS YEAR</th> </tr> </thead> <tbody> <tr> <td>Total realized gain or loss</td> <td>\$0.00</td> <td>-\$71,737.36</td> </tr> <tr> <td>Short-term gain or loss</td> <td>0.00</td> <td>-71,737.36</td> </tr> <tr> <td>Long-term gain or loss</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td></td> <td colspan="2" style="text-align: center;">AS OF AUGUST 31, 2022</td> </tr> <tr> <td>Unrealized gain or loss</td> <td></td> <td>\$33,524.24</td> </tr> </tbody> </table> |   | THIS PERIOD  | THIS YEAR                                    | Total realized gain or loss | \$0.00                   | -\$71,737.36                                       | Short-term gain or loss | 0.00         | -71,737.36                              | Long-term gain or loss | 0.00         | 0.00      |     | AS OF AUGUST 31, 2022 |           | Unrealized gain or loss |             | \$33,524.24 |    |                              |                     |             |  |  |
|   | THIS PERIOD  | THIS YEAR   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Total realized gain or loss   | \$0.00   | -\$71,737.36  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Short-term gain or loss   | 0.00   | -71,737.36  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Long-term gain or loss  | 0.00   | 0.00  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   | AS OF AUGUST 31, 2022  |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Unrealized gain or loss   |  | \$33,524.24   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| Please see "About Your Statement" on page 2 for further information.              |  |   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>ACTIVITY SUMMARY</b>  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Total account value last statement</b> <b>\$391,755.76</b>  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Cash activity</b>   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Beginning balance</b> 2,827.27  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Money coming into your account</b>  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | Dividends 302.41   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Total</b> 302.41  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Money going out of your account</b>   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | Total 0.00   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Ending balance</b> 3,129.68   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Net change cash activity</b> <b>\$302.41</b>  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Change in security value</b>  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Beginning value of priced securities</b> 388,928.49   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | Change in value of priced securities 10,211.93   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Ending value of priced securities</b> 399,140.42  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Net change in securities value</b> <b>\$10,211.93</b>   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>Total account value as of August 31, 2022</b> <b>\$402,270.10</b>   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <b>LIABILITIES</b>   |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   |  |   | <table border="1"> <thead> <tr> <th></th> <th>CURRENT VALUE</th> <th>VALUE LAST MONTH</th> </tr> </thead> <tbody> <tr> <td>RBC Credit Access Line Outstanding credit advances</td> <td>\$176,523.48</td> <td>\$176,523.48</td> </tr> <tr> <td>RBC Credit Access Line Available credit</td> <td>\$69,476.52</td> <td>\$69,476.52</td> </tr> </tbody> </table> |  | CURRENT VALUE               | VALUE LAST MONTH         | RBC Credit Access Line Outstanding credit advances | \$176,523.48            | \$176,523.48 | RBC Credit Access Line Available credit | \$69,476.52            | \$69,476.52  |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
|   | CURRENT VALUE  | VALUE LAST MONTH  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| RBC Credit Access Line Outstanding credit advances                                | \$176,523.48   | \$176,523.48  |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |
| RBC Credit Access Line Available credit   | \$69,476.52  | \$69,476.52   |  |  |                             |                          |  |                         |              |   |                        |              |           |     |                       |           |                         |             |             |    |                              |                     |             |  |  |

**1 Asset allocation summary** — This pie chart and the accompanying table show how your money is allocated among different types of asset classes, such as cash and cash alternatives, equity and fixed Income. Mixed and real assets include futures, commodities and other vehicles that do not fit into the main investment categories.

**2 Mutual funds** — Mutual funds are listed with the asset class in which they are primarily invested. For example, the value of a fund that invests primarily in U.S. equities would be included in U.S. equities.

**3 Investment objective/risk tolerance** — The investment objective you and your financial advisor have set for your account is listed here. If your objective is not listed or your needs have changed, please discuss this with your financial advisor.

**4 Gain/loss summary** — This summary shows realized and unrealized gains and losses for selected securities in your account, both year-to-date and for the current statement period.

**5 Activity summary** — This section shows high-level information about the activity in your account for the current statement period.

**6 Credit Access Line** — This section shows high-level information for your RBC Credit Access Line (CAL), offered through the Royal Bank of Canada, that is pledged to your accounts within this statement. It will reflect the month-end values of the outstanding balance and available credit.

## Asset detail

The Asset detail section lists all securities held in your account. Stocks and mutual funds are listed alphabetically within their asset class—equity, fixed income, etc. Bonds are listed in alphabetical or maturity date order.

| RBC  |              | Wealth Management |              | RBC UNIFIED PORTFOLIO<br>ACCOUNT STATEMENT<br>AUGUST 1, 2022 - AUGUST 31, 2022 |                    |                        | Account number:<br>999-999999<br>Page 5 of 10 |                             |
|--|--------------|-------------------|--------------|--|--------------------|------------------------|---|-----------------------------|
| A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.                        |              |                   |              |  |                    |                        |   |                             |
| EQUITY   |              |                   |              |  | 1                  | 2                      | 3   |                             |
| Emerging Markets Equity  |              |                   |              |  | NET COST *         | UNREALIZED GAIN/LOSS * | ANNUALIZED INCOME                             | ESTIMATED ANNUALIZED INCOME |
| DESCRIPTION  | SYMBOL/CUSIP | QUANTITY          | MARKET PRICE | MARKET VALUE   |                    |                        |   |                             |
| DELAWARE GROUP EMERGING MARKETS FUND-INSTL CL  | DEMIX        | 824.342           | \$18.610     | \$15,341.00  | \$14,731.00        | \$610.00               |   | \$197.02                    |
| <b>TOTAL Emerging Markets Equity</b>   |              |                   |              | <b>\$15,341.00</b>   | <b>\$14,731.00</b> | <b>\$610.00</b>        |   | <b>\$197.02</b>             |
| International Equity   |              |                   |              |  | NET COST *         | UNREALIZED GAIN/LOSS * | ANNUALIZED INCOME                             | ESTIMATED ANNUALIZED INCOME |
| DESCRIPTION  | SYMBOL/CUSIP | QUANTITY          | MARKET PRICE | MARKET VALUE   |                    |                        |   |                             |
| ALCON INC ORDINARY SHARES  | ALC          | 28.000            | \$70.070     | \$1,961.96   | \$2,286.18         | -\$324.22              |   | \$5.82                      |
| MEDTRONIC PLC COM  | MDT          | 22.000            | \$94.820     | \$2,086.04   | \$1,989.90         | \$96.14                |   | \$59.84                     |
| MICHELIN COMPAGNIE GENERALE DES ETABLISSEMENTS MICHELIN UNSPONSORED ADR REP NOM SHARES | MGGDY        | 118.000           | \$13.710     | \$1,617.78   | \$2,424.04         | -\$806.26              |   | \$55.22                     |
| MITSUBISHI UFJ FINANCIAL GROUP INC AMERICAN DPSRTY SHS EACH RPRSNTNG ONE SHARE OF COM  | MUFG         | 210.000           | \$5.450      | \$1,144.50   | \$1,123.31         | \$21.19                |   | \$38.85                     |
| SONY GROUP CORPORATION ADR   | SONY         | 29.000            | \$86.800     | \$2,517.20   | \$2,958.98         | -\$441.78              |   | \$11.37                     |
| <b>TOTAL International Equity</b>  |              |                   |              | <b>\$9,327.48</b>  | <b>\$10,782.41</b> | <b>-\$1,454.93</b>     |   | <b>\$171.10</b>             |
| US Large Cap Equity  |              |                   |              |  | NET COST *         | UNREALIZED GAIN/LOSS * | ANNUALIZED INCOME                             | ESTIMATED ANNUALIZED INCOME |
| DESCRIPTION  | SYMBOL/CUSIP | QUANTITY          | MARKET PRICE | MARKET VALUE   |                    |                        |   |                             |
| ADOBE INC COMMON STOCK   | ADBE         | 8.000             | \$445.670    | \$3,565.36   | \$2,946.64         | \$618.72               |   |                             |
| AMGEN INC  | AMGN         | 10.000            | \$248.390    | \$2,483.90   | \$2,438.95         | \$44.95                |   | \$77.60                     |
| AUTODESK INC   | ADSK         | 12.000            | \$233.010    | \$2,796.12   | \$2,102.39         | \$693.73               |   |                             |
| BLACKSTONE INC COMMON STOCK  | BX           | 27.000            | \$108.790    | \$2,937.33   | \$2,472.55         | \$464.78               |   | \$109.62                    |
| CAPITAL ONE FINANCIAL CORP   | COF          | 25.000            | \$115.740    | \$2,893.50   | \$2,641.36         | \$252.14               |   | \$60.00                     |
| COCA COLA COMPANY (THE)  | KO           | 39.000            | \$63.700     | \$2,484.30   | \$2,449.56         | \$34.74                |   | \$68.64                     |
| CONSTELLATION BRANDS INC CL A  | STZ          | 8.000             | \$243.730    | \$1,949.84   | \$1,890.16         | \$59.68                |   | \$25.60                     |

**1 Net cost** — This column lists the total cost of the asset. If you've made several purchases of the same security—as you would when buying shares at different times—then this amount would include the total cost of all purchases.

$$\frac{\text{Price per Share} \times \text{Number of Shares} + \text{Any Commissions or Fees}}{\text{Net Cost}}$$

**2 Unrealized gain/loss** — Your unrealized gain/loss is listed for certain securities in your account. The unrealized gain/loss figure does not include possible commissions when you sell your security or income earned while you own it. For example, you may hold a bond until it matures at face value; however, until it matures, in the Unrealized Gain/Loss column your bond will show a “real-time” unrealized gain or loss based on current market value.

You can choose to see the unrealized gain or loss information displayed as consolidated tax lots or broken into individual tax lots.

If you see “N/A” in the Net Cost or Unrealized Gain/Loss column, it may mean that we do not have the original cost information for a security or do not provide unrealized gain/loss information for that security. If you have this information, please contact your financial advisor to update it.

**3 Estimated annualized income** — If this column is left blank, the estimated annual income information is not available for that security.

## Activity detail

The Activity detail section lists all activity in your account for the statement period by activity type.

| SAMPLE CLIENT<br>SAMPLE CLIENT 2   |  | ACCOUNT STATEMENT<br>AUGUST 1, 2022 - AUGUST 31, 2022 |             |                                   |              |                        | Account number:<br>999-99999<br>Page 16 of 22 |  |
|------------------------------------|--|---|-------------|-----------------------------------|--------------|------------------------|---|--|
| <b>ACTIVITY DETAIL</b>             |  |   |             |                                   |              |                        |   |  |
| <b>SALES</b><br><i>(continued)</i> |  |   |             |                                   |              |                        |   |  |
| DATE                               | DESCRIPTION  | QUANTITY  | PRICE       | NET PROCEEDS/<br>ACCRUED INTEREST | NET COST*    | REALIZED<br>GAIN/LOSS* | COMMENTS                                      |  |
| 08/09/22                           | WALGREEN BOOTS ALLIANCE INC<br>COM<br>SOLICITED<br>DISCRETION IS EXERCISED<br>WE MAKE A MKT IN THIS SECURITY | -68.000   | \$39.229    | \$2,667.52                        | \$3,477.98   | -\$810.46              |   |  |
| <b>TOTAL SALES</b>                 |  |   |             | <b>\$55,933.11</b>                |              | <b>-\$5,735.19</b>     |   |  |
| <b>TAXABLE INCOME</b>              |  |   |             |                                   |              |                        |   |  |
| <b>Dividends</b>                   |  |   |             |                                   |              |                        |   |  |
| DATE                               | DESCRIPTION  |   |             |                                   | SYMBOL/CUSIP | AMOUNT                 | COMMENTS                                      |  |
| 08/01/22                           | AT&T INC<br>REC 07/11/22 PAY 08/01/22  | CASH DIV ON   | 149 SHS     | DIVIDEND                          | T            | \$41.35                |   |  |
| 08/01/22                           | ANGEL OAK FDS TR<br>RECORD 00/00/00 PAY 07/29/22   | MLTI STRTGY INCOME FD INSTL CL<br>DIVIDEND            |             |                                   | ANGIX        | \$331.64               |   |  |
| 08/01/22                           | DOUBLELINE FDS TR<br>RECORD 07/28/22 PAY 07/29/22<br>DIVIDEND  | TOTAL RETURN BD FD CL I<br>DIVIDEND RATE              | 0.029424020 |                                   | DBLTX        | \$193.57               |   |  |
| 08/01/22                           | NUVEEN FLOATING RATE INCOME<br>RECORD 00/00/00 PAY 07/29/22  | FD CL I<br>DIVIDEND                                   |             |                                   | NFRIX        | \$226.30               |   |  |
| 08/03/22                           | LOWES COMPANIES INC<br>REC 07/20/22 PAY 08/03/22   | CASH DIV ON<br>DIVIDEND                               | 17 SHS      |                                   | LOW          | \$17.85                |   |  |
| 08/05/22                           | GENERAL DYNAMICS CORP<br>REC 07/01/22 PAY 08/05/22   | CASH DIV ON<br>DIVIDEND                               | 19 SHS      |                                   | GD           | \$23.94                |   |  |
| 08/05/22                           | VANECK ETF TRUST<br>CURRENCY BOND ETF<br>REC 08/02/22 PAY 08/05/22   | VANECK JP MORGAN EM LOCAL<br>CASH DIV ON<br>DIVIDEND  | 3749 SHS    |                                   | EMLC         | \$456.63               |   |  |
| 08/11/22                           | APPLE INC<br>REC 08/08/22 PAY 08/11/22   | CASH DIV ON<br>DIVIDEND                               | 29 SHS      |                                   | AAPL         | \$6.67                 |   |  |

**1 Net proceeds/accrued interest** — In this column, you'll find the net proceeds of each of your sell transactions since your last statement. You'll also see the interest you've accrued from those fixed income investments that issue payments that you've sold.

**2 Realized gain/loss** — Once you've completed a transaction, your realized gain or loss will appear in this column.

**3 Comments** — Notations in this column are usually specific to the activity type. For example, in the Other Activity section, the comment could note stock distributions (splits) and reorganizations.

**4 Individual account information** — Your Activity detail report may contain special information that's relevant to you, such as checks issued from your account (as shown above). This section could also contain itemized open orders, IRA information, checks written from your RBC Cash Management Account, Visa Platinum® debit card transactions or ACH summary information.

As you go through your account statement—using this guide to help understand key sections—keep these points in mind:

- You'll receive statements every quarter as long as your account contains a cash or security balance. Statements are produced monthly when you have transactions during that month, with the exception of money market dividends. If you choose, you can have a statement produced monthly regardless of account activity.
- You can obtain copies of your statement online or have them sent to your tax advisor or any other professional with whom you work. For more information, please contact your financial advisor.
- Monthly Account Summary Statements are produced for accounts that are grouped into a statement household. The summary lists each account, with its account label and type, as well as the current and previous balance and the change between the two. Estimated accrued interest and the value of other investments are summarized for the household on this document.
- Your statement is not intended to be used in preparing your tax return or forecasting what will be reported on your year-end tax information summary. Some securities—such as mutual funds or real estate investment trusts—may reclassify distributions after year-end, possibly causing differences between the amounts listed on your statement and the amounts reported for tax purposes.

- Please contact your financial advisor with any questions you may have about your account. Contact information is provided on the first page of your account statement.

### **Your cash and securities are protected**

Your assets are protected by the Securities Investor Protection Corporation (SIPC). SIPC protection currently covers up to \$500,000 per client (of which \$250,000 may be cash). RBC Wealth Management has purchased an additional policy that provides up to an additional \$99.5 million per SIPC-qualified account (of which \$900,000 may be cash) subject to a total maximum aggregate of \$400 million for RBC Wealth Management. Neither SIPC protection nor protection in excess of that provided by SIPC covers a decline in the value of a customer's assets due to market loss. Additional information is available upon request or at [www.sipc.org](http://www.sipc.org).

### **Account labels**

Your personalized account labels appear on your monthly printed statements, making it easier to view and organize your various RBC accounts.

To change or update your account labels, log on to RBC Wealth Management Online and select "Account Settings" from the Profile & Settings drop down menu in the top right corner. Within the Manage RBC Accounts section, select "Edit," enter your new label and select "Save."

### **Interested in going paperless?**

RBC Wealth Management offers you the option to access your account information online and receive electronic versions\* of:

- Monthly and annual statements, disclosures and notices<sup>1</sup>
- Trade and non-trade confirmations
- Tax documents
- Mutual fund prospectuses
- Proxy and reorganization notices

Paperless clients receive an email notification when the items listed above are ready to view online.

Going paperless is available only to clients who are registered for RBC Wealth Management Online. To register, visit [rbcwealthmanagement.com](http://rbcwealthmanagement.com) and select "Register" from within the Access Your Account box on the homepage. If you're already registered, simply log on, select "Paperless" from the Profile & Settings drop down menu in the top right corner to adjust your preferences, then click "Save changes."

\*Please note that not all documents are available electronically. You may still receive paper mailings if the fund company does not provide an electronic version of the document.



**Wealth  
Management**

<sup>1</sup>Please note that not all accounts qualify for annual statements. Only accounts coded with Premier client status or those with RBC Cash Management Account checking and/or Visa will get them. Not all disclosures are available for paperless delivery.