

# DIRECT INVESTOR



## Contribute online to save time

Visit the *Transfer Funds* page found under the **My Portfolios** tab to make contributions to your RRSP, TFSA or RESP. Cash can be transferred directly from your RBC Royal Bank account or your RBC Direct Investing Investment account.

## The Community: Your source for investment ideas from fellow investors

With a fresh start to the New Year, you may be looking for ideas for your investment portfolio. What better place to start than the RBC Direct Investing™ Community<sup>1</sup>, where you can share experiences with other self-directed investors?

The Community now has over 12,000 members. With such a large — and growing — group, you're sure to find investors with goals that are similar to your own. In the Community, you can see what other investors are using to build their portfolios (in percentage values only), compare their performance to your own and ask for information on a particular investment or strategy.

The Community provides a secure, anonymous space for the generation, validation and exchange of investing ideas. For example, if you're thinking about buying or selling a particular investment, you can post a question in the *Forums*<sup>2</sup> and benefit from the perspective of many members. In the course of your online discussions, you might uncover new strategies or opportunities previously unknown to you.

Keep reading to learn some of the insights you can gain in the Community.

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Looking for the RBC Global Asset Management® Market Outlook? Sign in to the online investing site and head to the *Market Insight* page under the **Markets** tab. Go to the Expert Insights section, click on “View More Expert Insights” and select “Investment Outlook.” While you're there, check out the latest One Minute Market Update, Economic Outlook and more.

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### Curious about what other investors are holding?

In the *Universe* you can see the securities that other members hold (in percentage values only) and generate potential ideas for your own portfolio. Then you can do your research and decide if any of those may be appropriate for your portfolio.

You can also compare the performance of your portfolio to the performances of other portfolios. If you find a portfolio with a similar goal to yours that has shown superior performance, you can reach out to its owner to understand if the strategy or approach they're following might be useful to you.

To encourage the free flow of information, your real identity — and the identities of other investors — is never disclosed.

### Go for goals

All Community members have at least one goal. So whether you're saving for a major purchase, a child's post-secondary education fund or your retirement, you'll find other members with similar goals. Connecting with them — or simply reading their posts — can provide potential ideas and support.

For example, they might have tips for saving and investing that you would find useful, or success stories of how their RESP was instrumental to their child's achievement at university. Real-life observations like this can be encouraging and empowering to investors who are just starting out.

As you work toward your goal, your personal dashboard makes it easy to see and track progress. Review, at a glance, how much you've accumulated to date, your risk-adjusted rate of return and the time projected to reach your savings target.

### It's easy to join the Community

Just sign in to your RBC Direct Investing account, select the **Community** tab and click "Join the Community." Then create your profile, set up a goal — and you're done!

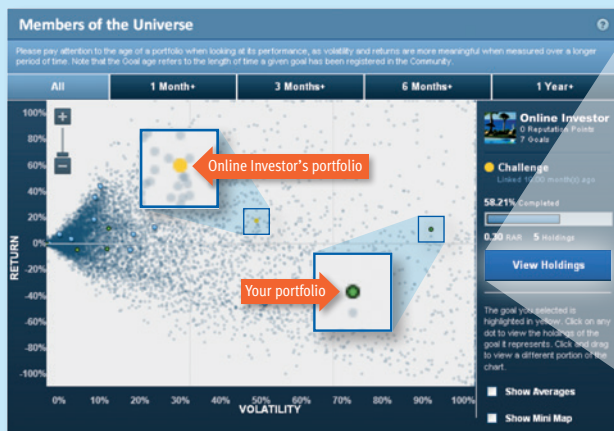
### Stay on top of what's happening in the Community

Did you know that you can get Community updates delivered to your inbox? Automatic email notifications alert you of your chosen Community events and activities. For example, you might set up a daily notification to let you know what topics are currently trending in the *Forums* so you can join the conversations that interest you.

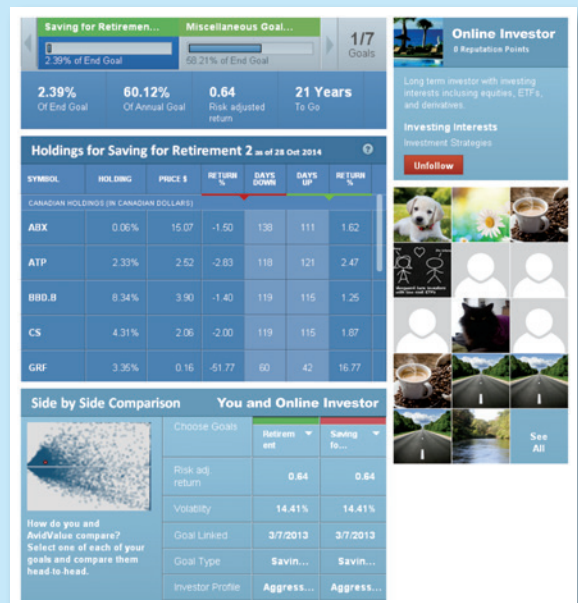
Choose from a wide range of notices: your progress, challenges, posts, new articles. You can even set an alert for when your portfolio is due for rebalancing. Simply select what you want to be notified about and how often.

To get started, click on the "Email Notifications" link under the "Notifications" section of your Dashboard in the Community.

### FOR ILLUSTRATIVE PURPOSES ONLY



View the universe of investors and zoom in on portfolios of interest.



Select "View Holdings" to see the details of Online Investor's portfolio.



Tax  
Time!

## New: Online Investment and Tax Season Centre

A new resource has been added to the online investing site to help you prepare for tax season. The **Investment and Tax Season Centre** features a variety of frequently used forms, important dates to keep in mind and information about tax slips and contribution receipts.

- **Forms:** Quick access to forms such as RRSP withdrawals, RRIF payments and request forms to remove worthless securities.
- **Important dates:** Find out about key dates, such as January 1 (when new TFSA contribution room becomes available for 2015) or March 2 (the RRSP contribution deadline for the 2014 tax year). This section also includes information on when tax slips and contribution receipts will be available.

You can find the Investment and Tax Season Centre on the *Forms* page, under the **My Home** tab.

## Designate a beneficiary for your registered plans

If you have a registered account such as a Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF) or Tax-Free Savings Account (TFSA), have you taken the time to designate a beneficiary? If the answer is no, you may want to do so. Naming a beneficiary, successor holder or successor annuitant provides a number of potential benefits.

Outside the province of Quebec, registered account holders can name a beneficiary for registered plans directly on the account. You can also name your spouse or partner as successor annuitant on your RRIF and as successor holder on your TFSA.

### The benefits of designating

Subject to applicable laws, when a beneficiary is named, the plan assets can go directly to the beneficiary without having to wait for the estate to be settled. In addition, there could be savings because the money held within the plan is not subject to the probate process.

When you name your spouse or partner or a dependent child as beneficiary of your RRSP or RRIF, there's another benefit: the proceeds of the plan do not have to be entered as income on your final tax return.

### Additional benefits for TFSA holders

Beneficiaries of your TFSA receive the assets up to the date of your death tax-free; any earnings generated after this date could be taxable. However, when you leave plan assets to your spouse or partner, you can choose to designate them as a successor holder instead of beneficiary. This enables your spouse to transfer your TFSA into their name without affecting available contribution room.

### Access forms online

To designate a beneficiary/successor holder, visit the *Forms* page under the **My Home** tab of the online investing site and select the form you want. For RRSPs and RRIFs, select "Designation of Beneficiary"; for TFSAs, click on "TFSA Beneficiary Designation."

From there, complete the form, sign it and send it to us at the address you'll find on the *Forms* page.



## 7 ways to save in 2015

Looking for ways to save money in 2015? Here are seven for your consideration:

1. Trade online or with the RBC® Mobile app<sup>3</sup> and pay just \$9.95 flat for equity trades (or less).<sup>4</sup>
2. Save up to \$100 each year when you do any **one** of the following: maintain a total combined balance of \$15,000 across all of your accounts, make three or more commission-paid trades<sup>5</sup> per quarter or set up a pre-authorized contribution plan (PAC) of \$100 per month (\$300 per quarter).
3. Consider a dividend reinvestment plan (DRIP) for eligible securities — you pay no fees or commissions when dividends are reinvested through the plan. To set up a DRIP, send us a secure message through the “Your Communications” box on the *Summary* page under the **My Home** tab or call us at 1-800-769-2560. You’ll need to provide the account number you wish to set up the DRIP for.
4. Redeem points earned on eligible RBC Royal Bank® credit cards for RBC Financial Rewards® vouchers. You can use them to make cash contributions to your RBC Direct Investing RRSP, TFSA and RESP. For more information visit [rbcdirectinvesting.com/rbcrewards](http://rbcdirectinvesting.com/rbcrewards).
5. Save on banking fees with MultiProduct Rebate®. If you have a banking account and two or more eligible RBC products including an RBC Direct Investing account, you could bank for free or enjoy reduced banking fees.
6. Save on fees when you choose Series D funds<sup>7</sup> — mutual funds priced for the self-directed investor.
7. Pay yourself first and watch your savings grow with a PAC. To set up a PAC, go to the **My Portfolios** tab and select the *Transfer Funds* page. Select the “Pre-Authorized Contribution (PAC)” tab and enter the required information.

Looking for more ways to save? Consider reaching out to the RBC Direct Investing Community and asking for ideas and strategies from other investors.



### RBC Direct Investing



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<sup>1</sup> Specific terms and conditions apply for membership in the RBC Direct Investing Community. For details please sign in to the RBC Direct Investing online investing site, click the link to the Legal Terms of Use and read the RBC Direct Investing Community – Terms of Service.

<sup>2</sup> Forum topics and discussions are member-generated and do not constitute recommendations or advice from RBC Direct Investing Inc.

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<sup>4</sup> All RBC Direct Investing clients pay \$9.95 flat CDN or US per equity trade with no minimum account balance or trading activity required. \$6.95 flat CDN or US per equity trade when you trade 150 times or more per quarter. This pricing only applies to trades placed through an available Automated Service, including the online investing site and mobile application. Additional terms and conditions apply. Visit [www.rbcdirectinvesting.com/lowtrades](http://www.rbcdirectinvesting.com/lowtrades) or call 1-800-769-2560 for complete details.

<sup>5</sup> A commission-paid trade is defined as a stock, exchange-traded fund or options order for which a commission has been charged.

<sup>6</sup> Only one MultiProduct Rebate per banking account. The amount of the MultiProduct Rebate and the number of products required to qualify for the MultiProduct Rebate vary depending on the banking account. An eligible RBC Direct Investing account with a balance greater than \$1 is a qualifying product for the MultiProduct Rebate. An RBC Dominion Securities® account or investments in the account do not qualify for the MultiProduct Rebate. MultiProduct Rebate does not apply automatically where ownership of the account and the qualifying products differ. The eligible RBC products and account must be in the same geographic location (region). Other conditions apply. If you hold an RBC Direct Investing account as one of your qualifying products, MultiProduct Rebate may not be applied automatically to your banking account. If your rebate does not appear on your banking account statement at the end of any month for which you hold the eligible products, please notify us immediately. We will not be liable for any MultiProduct rebate for which you may have been eligible before you notified us. For more information visit any RBC Royal Bank branch, call 1-800 ROYAL® 1-1 or go online to [www.rbcroyalbank.com/products/deposits/multiproduct-rebate.html](http://www.rbcroyalbank.com/products/deposits/multiproduct-rebate.html).

<sup>7</sup> There may be commissions, trailing commissions, management fees and expenses associated with mutual fund investments. Please read the prospectus or Fund Facts before investing. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer, their values change frequently and past performance may not be repeated. For money market funds there can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you.

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