



Direct
Investing

E-FORM 2702 (07/2024)

**RBC Direct Investing Inc.
Royal Bank Plaza
200 Bay Street, North Tower
P.O. Box 75
Toronto, Ontario
M5J 2Z5**

Thank you for choosing RBC Direct Investing® for your estate administration needs.

You'll receive an email from us when the account has been approved. It will include a "Welcome Kit" and key information to help you get started with the estate account. If you are new to RBC, you'll also be sent an RBC client card number in the mail. You can use this number to access the estate account online.

An estate account is established for the purpose of distributing assets to beneficiaries designated in, or to trusts set up under, the testator's will (after setting aside a reasonable amount for contingent liabilities and expenses). An executor is a fiduciary and held to a high standard. A key responsibility of the executor is administering the estate in a timely manner.

The settlement, in full, of an estate is expected to be completed generally within 12-24 months. If, at any time, you anticipate the distribution of the estate account to take longer than 24 months, please reach out to an estate specialist at 1-800-769-2560. You can also send a secure message by logging in to your account and visiting the Secure Message Centre.

Sincerely,

Your Investment Services Team

† Refer to the RBC Direct Investing Operation of Account Agreement "Other Uses of Your Personal Information".

RBC Direct Investing Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. is a wholly owned subsidiary of Royal Bank of Canada and is a Member of the Canadian Investment Regulatory Organization and the Canadian Investor Protection Fund. Royal Bank of Canada and certain of its issuers are related to RBC Direct Investing Inc. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. ® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Used under licence. © Royal Bank of Canada 2024.

NON PERSONAL ACCOUNT APPLICATION ORDER EXECUTION ONLY ACCOUNT

If you have an Offer Code please enter it here

Note: not all accounts are eligible for certain offers and some conditions may apply.

* Required Information

* Account Registration

Please complete the application using information about your organization or entity.

- Corporation Sole Proprietor Non-Profit Organization
- Partnership Formal Trust Investment Club
- Estate Limited Partnership Testamentary Trust
- Collateral Pledge (Branch Use Only)
- Registered Dealer or Adviser (portfolio manager) under applicable securities laws or foreign adviser equivalent (Please be informed that RBC Direct Investing does not offer services for such entities)

* Account Type

- Cash
- Margin with Short-selling[†]

By reviewing the **RBC Direct Investing Inc. Conflicts of Interest Disclosure & Operation of Account Agreement** and by selecting this checkbox, I (Applicant) acknowledge that I have read the appropriate sections in this documentation with respect to Margin Facility and agree to the stated terms. Furthermore, I understand that using borrowed money to finance the purchase of securities involves a greater risk than using cash resources only. If I borrow money to purchase securities, my responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

For a Margin account, by selecting this box, I (Applicant) accept this as notice and give RBC Direct Investing Inc. consent to obtain a credit bureau report on this Entity.

[†] Not permitted on Trust, Estate or Collateral Pledge Accounts.

For Margin Account Use Only

Authorized Signature

Authorized Signature

*** Contact Information**

Complete all information as it pertains to the organization or entity.

*** Legal/Registered Name of Organization or Entity**

Operating as

*** Type of Business (Industry/Nature of Business)**

*** CRA Tax Identification Number (TIN)**

Business Number

Trust Account Number

TIN has been applied for, but has not yet been received from the CRA (TIN must be provided once received)

TIN is not applicable for this account type (Explanation required if Entity type is a Partnership/Sole Proprietorship)

If the entity is a trust, enter its trust account number. Otherwise, enter its business number.

If the entity does not have a TIN, enter the reason why

*** Is the entity registered in Québec?** Yes No

Québec Enterprise Number (NEQ) (Applicable to registered entities in Québec)

Québec Enterprise Number (NEQ)

If the Québec Enterprise Number (NEQ) has been applied for, but has not yet been received from the Registraire des entreprises (NEQ must be provided once received)

If the entity does not have a Québec Enterprise Number (NEQ), please provide an explanation as to why this isn't available

*** Legal/Registered Address**

*** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted

Apt./Ste.

*** City**

*** Province**

*** Postal Code**

*** Contact**

*** First Name**

Middle Initial

*** Last Name**

*** Title**

***Contact's Phone Number
(Business / Cell)**

() - / () -

***Email Address**

***Date Of Incorporation or
Registration (Not required for
Trust or Estate)**

MM DD YYYY

***Province/Jurisdiction of
Incorporation, Registration, or
Establishment of Trust**

***Send all correspondence to:**

Legal/Registered Address or Address Below

No. and Street

City

Province

Postal Code

***In what language would you like
all future correspondence?**

English French

Financial Information For Entity

***Total Net Worth**

Net Liquid Assets

(Cash and securities minus loans
outstanding against Securities)

Net Fixed Assets

+

(Fixed assets minus
liabilities outstanding
against fixed assets)

= Total Net Worth

***Annual Income**

Under \$25,000 \$25,000 - \$49,999
 \$50,000 - \$99,999 \$100,000 and over

***Source of Funds for Investment
Purposes: (Choose one)**

Self Employment Income Investment Income
 Wages/Income Gift/Inheritance
 Sale of Asset, Home or Business Savings
 Settlement for Insurance /Legal Claim

Dividend Reinvestment Plan

RBC Direct Investing's Dividend Reinvestment Plan (DRIP) allows stock dividends to be automatically reinvested to purchase new shares (whole shares only). Over 500 securities are eligible.

***Please check to have stock
dividends automatically
reinvested.**

Yes No

(Please note that the Dividend Reinvestment Plan reinvests dividends of all qualifying securities in your account.)

Shareholder Communication Instructions (Please refer to the Operation of Account Agreement for full details).

*PART 1 - Disclosure of Beneficial Ownership Information

- I DO NOT OBJECT** to you disclosing the information described in the Operation of Account Agreement.
- I OBJECT** to you disclosing the information described in the Operation of Account Agreement.

*PART 2 - Receiving Security-holder Materials

- I WANT** to receive ALL security-holder materials.
- I WANT** to receive ONLY proxy-related materials to a special meeting.
- I DECLINE** to receive all security-holder materials.

*PART 3 - Consent to Mailing Cost

- I WISH TO PAY** for delivery.
- I DO NOT WISH TO PAY** for delivery.

Preferred Language of Communication

I will receive materials in my preferred language of communication (English or French) requested at the time of my account opening, if the issuer makes the materials available in that language.

Banking Information *(Bank account must be in the name of the Organization/Entity)*

I wish to have the option to transfer funds between RBC Direct Investing Inc. and RBC Royal Bank accounts below

*RBC Royal Bank Account Details

* Transit Number

* CAD Account Number

* Transit Number

* USD Account Number

Additional Information

*1. Will you (the account holder) use this account to conduct any activity or financial transactions by or on behalf of any other person and/or entity? **If yes, please complete and attach the supplemental form Third Party Determination Statement.**

- Yes No

*2. Is the organization/entity an "insider" of a reporting issuer? (e.g. 10% shareholder or more)

- Yes No

If yes, please indicate the name of issuer(s) and symbol(s):

*3. Does the organization/entity beneficially own, directly or indirectly, individually or in a combination with others, more than 20% of the voting rights of a reporting issuer, or does it hold a sufficient number of rights of a reporting issuer to affect materially the control of such reporting issuer?

- Yes No

If yes, please indicate the name of issuer(s) and symbol(s):

Please Note If I have answered "yes" to questions 2 or 3, I am aware of my obligations to report purchases or sales and possible restrictions on trading these securities according to applicable securities legislation.

Acknowledgements and Client Signatures (Mandatory)

By signing below, you have acknowledged and agreed that:

- You hereby declare that the information given in this Application is true, correct and complete in every respect.
- If you live in Quebec, you have expressly requested that this application form be provided to you in English. Si vous habitez au Québec, vous avez expressément demandé que ce formulaire soit fourni en anglais.
- Once your Application is approved, RBC Direct Investing Inc. may send you additional Agreements and/or disclosures, depending upon the type of Account you have selected and you agree to be bound by these agreements.
- **RBC Direct Investing Inc. does not give investment advice or recommendations to you or does not accept any responsibility to advise you on the suitability of any of your investment decisions or transactions. You acknowledge that you are responsible for your investment decisions as well as for any profits or losses that may result.**
- You are entering into an agreement with RBC Direct Investing Inc.
- You agree to provide us with any further documents and information that we, in our sole discretion, determine are required to open and maintain the account. We also in our sole discretion may determine the acceptable form and substance of such documents and information.

If you are applying to open a Trust account, by signing below, you further acknowledge and agree that:

- you are liable to us for all liabilities and obligations respecting the account in your personal capacity and not as a trustee, agent or otherwise;
- we have no obligation to observe the terms of any trust, whether written, verbal, implied, constructive or otherwise, and you are solely responsible for ensuring any restrictions of the trust and any applicable laws are adhered to;
- you will indemnify us against any loss, claim, damages, liability and expenses of any kind whatsoever arising out of operation of the account;
- you have not relied upon us for any legal or tax advice and it is your sole responsibility to obtain appropriate professional advice to ensure your needs and objectives are satisfied.

By transferring cash or securities into the account, you are agreeing to the terms of this application and all applicable agreements.

- * By reviewing the "**RBC Direct Investing Inc. Conflicts of Interest Disclosure & Operation of Account Agreement**", including the clauses "**Protecting Your Privacy**", "**Corporate Information**", "**Shared Premises**" and "**No Advice**", as well as the "**No Suitability Assessment**" section under **Part F - Relationship Disclosure**, and by selecting this checkbox, I (Applicant) acknowledge and agree that I have received, read and understood this documentation and agree to everything there and on this application.

Signature(s)

Authorized Signature for Organization/Entity

Date (MM/DD/YYYY)

Authorized Signature for Organization/Entity

Date (MM/DD/YYYY)

Authorized Signature for Organization/Entity

Date (MM/DD/YYYY)

Royal Bank Employee Number

For RBC Direct Investing Use

Approval

Authorized RBC Direct Investing Employee

Date (MM/DD/YYYY)

RBC Direct Investing Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. is a wholly owned subsidiary of Royal Bank of Canada and is a Member of the Canadian Investment Regulatory Organization and the Canadian Investor Protection Fund. Royal Bank of Canada and certain of its issuers are related to RBC Direct Investing Inc. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. ® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Used under licence. © Royal Bank of Canada 2024.

2023(07/2024)