



AUTOMATIC INVESTMENT PLAN (AIP) SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Please indicate if you are: [ ] Setting up a new Automatic Investment Plan (AIP) [ ] Setting up a new Systematic Withdrawal Plan (SWP) [ ] Changing instructions to an existing Automatic Investment Plan (AIP) [ ] Changing instructions to an existing Systematic Withdrawal Plan (SWP)

For new Automatic Investment Plans ("AIP") please note the following: if you have not received the most recent Fund Facts document for the Mutual Fund you have selected below, it will be sent to your email address that RBC Direct Investing has on file for you.

First Name Last Name RBC Direct Investing® Account Number Social Insurance Number (SIN) Phone Number

Home Address Apt. City Province Postal Code

Instructions (select one option only)

Frequency: [ ] Monthly [ ] Quarterly [ ] Twice a Month¹ Start date: MM DD YY

- Start date and frequency are subject to fund company purchase, redemption and frequency schedules. • Systematic Withdrawal Plan is available for investment accounts only and is subject to mutual fund availability. • Please ensure to submit your completed application 15 business days prior to the start date of your plan. • ¹Will be processed on the 15th and the last day of the month.

Mutual Fund Selection

Table with 3 columns: Fund Name, Fund Symbol, Amount†. Includes a Total row and a footnote: †Minimum \$100 monthly or \$300 quarterly per mutual fund.

For Family RESP's only

Distributed As Follows (add an appendix if more than two)

Beneficiary 01: Surname Given Name % of Amount Beneficiary 02: Surname Given Name % of Amount

Banking Information for Funds Transfer - Withdraw from (for AIP) or deposit to (for SWP) the following:

- [ ] Bank Account on file [ ] RBC Royal Bank Account [ ] RBC Direct Investing RSP, TFSA or RESP Account [ ] Other Financial Institution

I may revoke my authorization at any time, subject to providing notice of 30 days. To obtain a sample cancellation form, or for more information on my right to cancel a PAD Agreement, I may contact my financial institution or visit www.cdnipay.ca.

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit www.cdnipay.ca.

Authorization The undersigned acknowledges receipt and agrees to the terms and conditions of this authorization as set out below.

Client Signature Date Client Signature (Joint Account) Date



**AUTOMATIC INVESTMENT PLAN (AIP)  
SYSTEMATIC WITHDRAWAL PLAN (SWP)**

**Definition:** In the Terms and Conditions below, "I", "me" and "my" mean the customer or any person authorized by the customer to trade on the Account who is a party to this agreement;

"RBC Direct Investing" means RBC Direct Investing Inc. and its agent RBC Dominion Securities Inc.

I hereby authorize and request that RBC Direct Investing and the Mutual Fund Manager draw a debit on the account at the named financial institution referred to on the first page of this form in the case of an Automatic Investment Plan (AIP) or credit the account in the case of a Systematic Withdrawal Plan (SWP), whether the account continues to be maintained at the named branch or is transferred to another branch of the Bank.

I warrant that all persons whose signatures are required to sign on the above-mentioned account have signed this agreement on the first page of this form.

I will notify RBC Direct Investing and the Mutual Fund Manager in writing of any changes in the account information or termination of this authorization at least 30 business days prior to the next scheduled transaction contemplated above.

If this agreement contemplates an AIP account agreement, then I hereby acknowledge and agree that I will be fully liable for any charges incurred if the debits cannot be made due to insufficient funds or any other reason for which I may be held accountable, and that this direction may be rendered null and void at RBC Direct Investing and the Mutual Fund Manager's discretion without notice.

For accepting and complying with this authorization and direction, I hereby waive notification of the aforementioned transactions and hereby ratify any and all such transactions heretofore and hereafter made. RBC Direct Investing shall have no liability or responsibility for any loss or damage suffered or incurred by me in connection with the debits contemplated by this authorization and direction including, without limitation, any loss of interest, penalty under the Income Tax Act (Canada) or other losses or damages caused by, or resulting from complying with or any delay in complying with this authorization or direction. I agree to indemnify and hold RBC Direct Investing and the Mutual Fund Manager harmless against, and will pay RBC Direct Investing and the Mutual Fund Manager promptly on demand for any loss, liability and expense, including legal costs, suffered or incurred by RBC Direct Investing and the Mutual Fund Manager arising out of compliance with this authorization and direction.

This Authorization and direction and the indemnity herein contained is a continuing one and shall remain in full force and effect unless revoked by me by prior written notice addressed and delivered to RBC Direct Investing and the Mutual Fund Manager, but such revocation shall not affect any liability resulting from, or the waiver of liability and indemnity relating to transactions initiated prior to such revocation. Revocation of this authorization and direction will not alter any other agreement existing between us.

This authorization and direction is not effective until accepted by RBC Direct Investing and the Mutual Fund Manager.

Please be advised that if you have set-up an AIP to purchase one or more mutual funds, you will not receive a copy of the respective Fund Facts when you subsequently purchase securities of the applicable Fund under your AIP. You may at any time request to receive, at no cost to you, the most recently filed Fund Facts by sending us a secure message through the online investing site's Message Centre or by calling or writing to us at the coordinates below. The most recently filed Fund Facts may also be found by visiting either [www.sedar.com](http://www.sedar.com) or the website of the applicable Mutual Fund Manager.

Please note that you will not have the right to withdraw from a purchase of securities of any Funds made pursuant to your AIP, but you will have the right of action for damages or rescission in the event any Fund Facts or document incorporated by reference into any renewal prospectus contains a misrepresentation, whether or not you request the Fund Facts. In addition, you have the right to terminate your AIP at any time before a scheduled investment date.

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