

# FACTS

## WHAT DOES RBC CAPITAL MARKETS, LLC DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Assets and investment experience
- Account balance and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons RBC Capital Markets, LLC chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does RBC Capital Markets, LLC share? | Can you limit this sharing? |
|---|--------------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                  | No                          |
| <b>For our marketing purposes</b> — to offer our products and services to you   | Yes                                  | No                          |
| <b>For joint marketing with other financial companies</b>   | No                                   | We don't share              |
| <b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences   | Yes                                  | No                          |
| <b>For our affiliates to market to you</b>  | Yes                                  | Yes                         |
| <b>For our affiliates' everyday business purposes</b> — information about your creditworthiness   | No                                   | We don't share              |
| <b>For our nonaffiliates to market to you</b>   | No                                   | We don't share              |

### To limit our sharing

- Call 1-844-937-2296 (toll-free) — our menu will prompt you through your choices(s).
- Visit us online: <https://secure.rbcwm-usa.com/optout>.
- Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice. You do not need to act again if you have already made a choice to limit marketing offers from our affiliates and have not told us to change your choice.

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share information about you as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 1-844-937-2296 (toll-free) or go to [www.rbc.com/privacysecurity/ca/index.html](http://www.rbc.com/privacysecurity/ca/index.html).



| Who we are  |   |
|---|---|
| <b>Who is providing this notice?</b>  | RBC Capital Markets, LLC, which includes the divisions of RBC Wealth Management and RBC Clearing & Custody.   |
| What we do  |   |
| <b>How does RBC Capital Markets, LLC protect my personal information?</b>   | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| <b>How does RBC Capital Markets, LLC collect my personal information?</b>   | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or seek advice about your investments</li> <li>■ buy or sell securities or make deposits/or withdrawals</li> <li>■ enter into an investment advisory contract</li> </ul>   |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>   |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b>   | We limit sharing by individuals, not accounts. Your choices will apply to you individually and to everyone with whom you hold an account jointly at the time you make your choices. You must tell us at or after the time you open or hold an account jointly with someone else if you wish to apply your choices to them.  |
| Definitions   |   |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: <ul style="list-style-type: none"> <li>■ Companies with an RBC name, such as Royal Bank of Canada; RBC Wealth Management; RBC Capital Markets, LLC; and RBC Bank (Georgia), N.A.</li> <li>■ Companies with a City National name, such as City National Bank; City National Securities, Inc; and City National Rochdale, LLC.</li> <li>■ Symphonic Financial Advisors, LLC; RIM Securities, LLC; Symphonic Securities, LLC; Datafaction, Inc.; Symphonic Insurance, LLC; Convergent Wealth Advisors, LLC; and Mid-Continent Capital, LLC.</li> </ul> |
| <b>Nonaffiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ RBC Capital Markets, LLC does not share with nonaffiliates to market to you.</li> </ul>  |
| <b>Joint marketing</b>  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ RBC Capital Markets, LLC does not jointly market.</li> </ul>  |
| Other important information   |   |
| <p>RBC Capital Markets, LLC has entered into a Protocol for Broker Recruiting with certain other brokerage firms under which your RBC Capital Markets, LLC financial advisor may take your personal information—specifically, your name, address, telephone number, email address, and account title—in the event your financial advisor leaves RBC Capital Markets, LLC and joins one of the other member brokerage firms. If you are an RBC Wealth Management client and choose to limit this sharing, RBC Capital Markets, LLC will notify your financial advisor of your decision to keep your personal information confidential and that you do not want your personal information shared by your financial advisor with his/her new firm. To limit this sharing, call 1-844-937-2296 (toll-free) Monday – Friday, 8:00am – 4:30pm CT.</p> <p>While this privacy notice also describes the privacy practices of RBC Clearing &amp; Custody, RBC Capital Markets, LLC does not share information regarding accounts carried by those firms to affiliates for their marketing purposes; therefore, holders of those accounts do not need to opt out.</p> <p>For Vermont Members/Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p>Additional information concerning our privacy policies can be found at <a href="http://www.rbc.com/privacysecurity/ca/index.html">www.rbc.com/privacysecurity/ca/index.html</a> or call 1-844-937-2296 (toll free).</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account. For more information, please see our “California Privacy Notice” under Privacy Policy on our public websites at <a href="http://rbccwm.com/disclosures">rbccwm.com/disclosures</a> and <a href="https://www.rbcclearingandcustody.com/en-us/legal/">https://www.rbcclearingandcustody.com/en-us/legal/</a>.</p> |   |