

Access the liquidity provided by your investment portfolio

Consider the RBC Premier Line of Credit to help meet your cash management and investment needs.

Adhering to a disciplined investment strategy is important. Yet, if you ever encounter cash-flow difficulties, or want to make a major purchase, you might be forced to dip into your investments — a move which, if repeated often or executed at the wrong time in the market, could slow your progress toward your key financial objectives.

How can we help?

To maintain your investment portfolio while meeting your cash-management needs, you may want to take advantage of the RBC Premier Line of Credit. This is available through a New York branch of Royal Bank of Canada.

The RBC Premier Line of Credit is a revolving line of credit secured by one or more of your eligible investment accounts. The value and type of your eligible securities portfolio are two of the factors that help determine the amount of your loan.

Your financial advisor, working with a dedicated Credit Specialist, can help you evaluate your cash flow and credit needs and provide you with appropriate liquidity solutions.

Flexible financing options

You'll find that the RBC Premier Line of Credit is a flexible cash-management solution that you can use to help meet virtually any financial goal.

- **Refinance high-interest debt** — Increase your cash flow by consolidating your high-interest debts.
- **Meet real estate financing needs** — Purchase or remodel a home, or purchase investment property.

Attractive borrowing rates

One of the key benefits of loans funded through the RBC Premier Line of Credit is the ability to offer you competitive interest rates which are LIBOR-based*. LIBOR is the interest rate that the world's largest international banks charge each other for loans. Generally, the LIBOR rate has been lower than the prime rate.

If the LIBOR rate was 2% lower than the prime rate, it could represent as much as \$20,000 in interest savings for a \$1,000,000 loan.

Sample borrowing rates			
Line size (USD)	30 Day all-in rate ¹	1 Year all-in rate ¹	3 Year all-in rate ¹
\$500,000 - \$999,999	5.08%	5.83%	5.98%
\$1,000,000 - \$1,999,999	4.58%	5.33%	5.48%
\$2,000,000 - \$2,999,999	4.08%	4.83%	4.98%
\$3,000,000 - \$4,999,999	3.83%	4.58%	4.73%
\$5,000,000 - \$9,999,999	3.58%	4.33%	4.48%
\$10,000,000 And above	Please contact your financial advisor.		

1. As of 08/03/2018. All rates shown are for indicative purposes and are only in effect at the date/time indicated. Actual rates can change depending on, but not limited to, the creditworthiness of the borrower, and are subject to change at the sole discretion of Royal Bank of Canada. "All-in rate" represents the applicable interest rate plus spread. Loans with interest rate periods of 1 month to 1 year are LIBOR-based. Loans with interest rate periods over 1 year are based on the Bank's cost of funds.

Features and Benefits

Some key features & benefits of the RBC Premier Line of Credit include:

- No set up fee
- Lines of Credit starting from \$500,000
- Choice of fixed interest rate periods — Choose a borrowing interest rate that is reset monthly, quarterly, annually or every two months — and have the flexibility to change the interest rate period. If your borrowing needs are longer term, discuss with your Credit Specialist whether a longer borrowing interest rate may be suitable for you.
- The option to borrow in major currencies — Available through loans denominated in U.S. or Canadian dollars, Euros, Japanese yen, British pounds, or Swiss francs.
- Flexible repayment options — The option to pay off the loan in whole or in part without prepayment fees on any date in the future when an interest rate reset occurs.

What you should know about the RBC premier line of credit

RBC Premier Line of Credit is repayable upon demand of the lender, and may not be suitable for all investors. Before using any of these products, you should read the literature and the regulatory disclosures that will be provided, and ensure you understand the risks involved. These are securities-based loans and you must maintain sufficient collateral to secure your outstanding borrowings.

For more information

The RBC Premier Line of Credit can be an important element in your overall wealth planning strategy.

To learn more about the RBC Premier Line of Credit, please contact your financial advisor.

*LIBOR is derived from an average of daily self-estimates of borrowing costs supplied by a small group of large global banks. Royal Bank of Canada is a participant in the LIBOR-setting panels tied to the US Dollar, the British Pound, and the Euro. Loans made in Canadian Dollars are CDOR-based. CDOR, or Canadian Dollar Offered Rate, is derived from an average of daily self estimates of borrowing costs supplied by a small group of Canadian market makers in bankers' acceptances, including Royal Bank of Canada.

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RBC Premier Line of Credit facilities are repayable upon demand of the lender. You will be responsible for the cost of breaking the underlying interest period before the end of the interest period if any loan amount is repaid in whole or in part (voluntarily or involuntarily).

Loans issued in foreign currencies may involve risk not typically associated with U.S. dollar denominated loans; including, but not limited to, currency fluctuations, political and economic instability, foreign taxation and different accounting methods.

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