

Systematic Withdrawals Frequency Payment Schedule for accounts migrating to Royal Mutual Funds Inc.



Your existing Systemic Withdrawal Plan (SWP) instructions will be migrated to your RBC® investment account, but your arrangement may be subject to change due to differences in the frequency options offered by RBC, as outlined in the chart below.

Note, the dollar amount of each systematic withdrawal may change to minimize the impact on budgeting. However, where your current frequency cannot be accommodated, your RBC SWP frequency will be set to the closest frequency option. This means the total amount withdrawn over a 12-month period will remain unchanged.

Please review this chart with your advisor to ensure the SWP amount and frequency meet your investment objectives.

HSBC Investment Funds (Canada) Inc. (HIFC)	Royal Mutual Funds Inc. (RMFI)
Current payment schedule applicable to all plan types	New payment schedule applicable to all plan types
Weekly – every 1 week	Weekly
Weekly – every 2 or 3 weeks	Bi-Weekly
Semi-Monthly (any 2 days)	Semi-monthly • Day 1 – any day • Day 2 – 14 days later
Weekly – 4 weeks	Monthly
Weekly – every 12-25 weeks	Quarterly
Monthly – every 1 or 2 months	Monthly
Monthly – every 3 or 4 months	Quarterly
Monthly – every 5, 6, 7, 8 or 9 months	Semi-Annually
Monthly – every 10, 11 or 12 months	Annually