WealthLink User Documentation for Investors

Need an Introduction to WealthLink?

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Need to find out how to get something done?

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Need to learn more about a particular screen?

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WealthLink Overview

WealthLink is a bilingual, intuitive Internet-based investment tracking system, which enables investors to track the value of your portfolios, find out how funds are performing, calculate gains or losses and generate statements and view historical statements, tax slips and trade confirmations.

WealthLink seamlessly integrates with the Unitrax transfer agency system and serves as a complementary eBusiness solution that delivers real-time web-based 24/7 secure access to an Investor's financial portfolio with your company.

WealthLink Features

WealthLink is equipped with the following features:

- Allows you to access portfolio-level information 24/7

- Allows you to access information from an Internet-enabled device (excluding phones) that is running Chrome, Edge, Firefox or Safari browsers. WealthLink will not function with Internet Explorer or Chrome Incognito.

- Allows you to produce a variety of charts and graphs on demand, such as portfolio allocation, market value analysis, rate of return, and return of capital. In addition, printable statements can be produced for a desired date range in both PDF and Excel formats.

- Follows security mechanisms designed to enable secure access to data:

  - **Encryption and Decryption** - For Encryption and Decryption, our Website uses 256-bit encryption technology to ensure that unauthorized parties cannot access your personal information. Data sent from the user's PC or Tablet device is encrypted before transmission. Encryption converts the data into a format that can be safely transmitted over the Internet. Encrypted data cannot be read until it reaches its destination and is decoded, using a decryption key.

  - **Digital Authentication** - A digital authentication certificate is issued and managed by a recognized and trusted certification authority. L&T Infotech uses Entrust, a world leader in certificate authentication, to ensure that WealthLink encrypts and certifies client data.

  - **User Authentication** - Users with the correct combination of User ID and Password are granted access to the Website. WealthLink uses multi factor authentication which requires the user to retrieve a verification code and enter it into WealthLink.

Getting Started with WealthLink

Registering to WealthLink

You can register to the WealthLink application by going to
https://rbcinsurance.wealthlinkinvestor.com/Trax/ui/login.jsf and click on
the Register button.

You require an active Account number and SIN to register

Complete the following information on the registration screen. Be sure to click on the Terms and Conditions and read over them before confirming you agree to them. If you get stuck click on the blue information icons for further details.

Registration

Registration to online access is a 4-step process that can be completed in about 3-5 minutes. Before you begin, make sure you have a recent Account Statement or other communication from us relating to online access.

1 — Identity
2 — User ID Setup
3 — Confirmation
4 — Security Questions/Answers

First Name	Fred	🛈
Last Name (or Organization Name) *	Flintstone	🛈
Contact Telephone Number *	(416) 661-2121	
E-mail Address *	Fred@rbc.com	
Confirm e-mail Address *	Fred@rbc.com	
Account Number *	111111	🛈
Last four Characters of your SIN/BN *	2312	🛈
Postal Code *	L5N6S4	🛈
Date of Birth	1967/10/05 📅	🛈 Date of Birth is mandatory for Individual/Joint Investor
Enter text shown in the Image *	X95NRX	X95NRX

☑ I have read and agree to the **Terms and Conditions** as described.

Cancel   Next

Create your User ID and Password

Registration

Registration to online access is a 4-step process that can be completed in about 3-5 minutes. Before you begin, make sure you have a recent Account Statement or other communication from us relating to online access.

1 — Identity
2 — User ID Setup
3 — Confirmation
4 — Security Questions/Answers

Create Your User ID *	Freddy1900	🛈
Create Your Password *	·········	🛈
Confirm Password *	·········	🛈

Cancel   Next

Your Access will be confirmed and you can request other accounts that you hold to be linked to your new WealthLink profile.

Registration

Registration to online access is a 4-step process that can be completed in about 3-5 minutes. Before you begin, make sure you have a recent Account Statement or other communication from us relating to online access.

1	2	3	4
Identity	User ID Setup	**Confirmation**	Security Questions/Answers

Your User Id Freddy1900 has been successfully created and the following accounts have been linked to your profile:

- 342550

If you have any other accounts you would like linked to your profile, please enter them below. Our Client Service team will validate and process your request shortly.

Accounts [   ]

Next

RESULT:

You have registered to the WealthLink application.

Logging into WealthLink

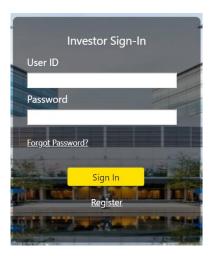This procedure starts on the WealthLink Investor login screen.

https://rbcinsurance.wealthlinkinvestor.com/signin/v1/ExternalLogon.jsf?lang=E

1.   Select your preferred language in the upper right of the screen.

STEP RESULT: The WealthLink login screen is refreshed in the chosen language.

2.   Enter a valid **User ID** and **Password**.

3.   Click Sign In.

4.   A verification code (OTP – One Time Password) will be automatically sent to your email. This verification code expires in 10 minutes if not entered. Enter the verification code in the box. Click on the Remember This Device box if you would like to bypass the verification code process on future Logins. WealthLink will prompt you to enter in a verification code every 3 months, even if you checked the Remember This Device box.

5.   Click Next – You will see the following message, displaying your email address where the OTO was sent.

RESULT:

You are logged into the WealthLink application.

WealthLink Homepage

This topic introduces the WealthLink interface and its major components.

The WealthLink homepage comprises of:

- **Header Panel**
- **Left Menu Panel**
- **Dashboard Panel**
- **Footer Panel**

Header Panel

The header panel contains the Logo, User Profile drop-down menu with the Sign-in & Security preference, Document preference and Language preference options. The following quick access icons are available in this panel:

QUICK ACCESS ICON	DESCRIPTION
⏏	Used to log out from the WealthLink application. "Logging out of WealthLink" on page 25
?	Used to view the help file for the WealthLink application.

Left Menu Panel

The Left Menu Panel contains the following main tabs:

MAIN TABS	DESCRIPTION
Home	Takes you to the WealthLink homepage.
Account	Displays the account related information.
Fund Prices	Displays fund details and investment prices for all of the company's fund.

Dashboard Panel

The Dashboard Panel displays the following:

• Portfolio Panel

• Account Listing Panel

• Advertisement Panel

Footer Panel

The footer panel contains the links to the following information:

- What's New

- Contact Us

- Legal

Screens

Account

The Account tab on the left menu panel displays information related to your account.

The Account tab contains the following sub tabs:

- [Holdings](#)
- [Details](#)
- [Systematic Plan](#)
- [Activity](#)
- [Statements & Documents](#)
- [Performance](#)

NOTE: *The information displayed on the Account screens depends on the search criteria.*

Holdings

The holdings screen displays the account holdings of your account. The holdings screen is divided into following sections:

- **Investor Details**

- **Account Holdings**

- **Deposit Contract Details**

- **Free Allocation**

- **Annuities**

- **Fund Listing**

You can access this screen by clicking the Holdings sub tab under the Account tab on the left menu panel.

Investor Details

The Investor Details section contains the Investor Name, Account Number and the Account Type. The Account Number and Account Type are sorted based on

the Account Market Values if more than one account is available for the investor.

Account Holdings

The Account Holdings section contains the Account Market Value, Account Book Value, Account Gain/Loss and YTD Performance details. The account values are based on the process date.

A graph representing Account Market Value vs Account Book Value for YTD is also displayed in this section for the last 12 months.

Deposit Contract Details

The Deposit Contract Details section contains Market Value, Guaranteed Maturity Value, Guarantee Death Value, Account Maturity Date, Net Deposit Value, Deposit Contract #, Series ID, Deposit Maturity Date, Premium Value, Market Value and Contract Maturity Date.

Deposit Contract Number ⬍	Series ID ⬍	Deposit Maturity Date ⬍	Premium Value(NDV) ⬍	Market Value ⬍	Contract Maturity Date ⬍
⬛⬛	SER1	2022/12/03	$25,271.96	$29,881.91	2070/09/21
⬛⬛	SER1	2023/12/03	$5,544.00	$6,455.65	2070/09/21

Free Allocation

Each year you may redeem low sales charge and deferred sales charge units without paying any sales charges up to your annual sales charge-free limit. The Free Allocation section contains the LSC/DSC Free Allocation Amount, Free Withdrawal Taken and Free Withdrawal Left for the current year.

Account Holdings   Deposit Contract Details   Free Allocation

Free Allocation Amount: 🇨🇦 $71,969.109
Free Withdrawal Taken: 🇨🇦 $0.000
Free Withdrawal Left: 🇨🇦 $71,969.109

Annuities (Applicable for Annuity Contracts only)

The Annuities section contains Annuity Type, Tax Type, Initial Deposit, First Payment Date, Last Guaranteed Payment Date, Payment Amount, Gross/Net, Frequency, Tax Withholding.

| Investor Name : | | | | | | | | |
| Dealer : | | | | | Rep : | | | |

Dealer Account No :

Annuity Type	Tax Type	Initial Deposit	First Payment Date	Last Guaranteed Pymt Date	Payment Amount	Gross/Net	Frequency	Tax Withholding
0 Single Life	P - Prescribed Annuity	250,000.00	2016/09/01	2036/08/01	998.54	G - Gross	MO MONTHLY	0.00

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Fund Listing

The Fund Listing section lists all the funds associated with your account. For each fund, the Unit Balance, Current Unit Price, Market Value, Average Unit Cost, Book Value, Gain/Loss and Percentage of Account are displayed. All values are based on the process date.

You can expand each fund to view fund information such as Distribution Earned Amounts, Unit Holdings Breakdown, DSC Units/Maturity Dates and Return of Capital.

Details

The Account Details screen is divided into following section:

- **Account Information**

- **Investor Contact Information**

- **Spousal Information** (applicable for selected account types only)

- **Beneficiary Details**
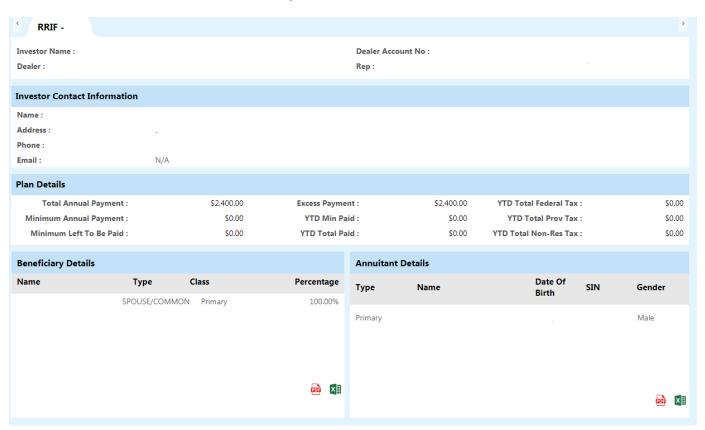
- **Plan or Account Details** (applicable for selected account types only)

- **Annuitant Details**

The information displayed in the above sections varies based on the Account Type such as CASH, LIF, LIRA, LRIF, PRIF, RLIF, RLSP, RRIF, RRSP & TFSA.
For Account Type 'CASH', 'LRIF', 'PRIF' and 'RLSP' the Account Details section is not displayed. For Account Type 'RRSP', 'LIRA' & TFSA the Account Details section includes Contribution Type, Currency and Amount details.
For Account Type RRIF, RLIF & LIF the Plan Details section includes the fields displayed below.

You can access this screen by clicking the Details sub tab under the Account tab on the left menu panel.

‹ RRIF -		›
Investor Name :	Dealer Account No :	
Dealer :	Rep :	

Investor Contact Information

Name :	
Address :	
Phone :	
Email :	N/A

Plan Details

Total Annual Payment :	$2,400.00	Excess Payment :	$2,400.00	YTD Total Federal Tax :	$0.00
Minimum Annual Payment :	$0.00	YTD Min Paid :	$0.00	YTD Total Prov Tax :	$0.00
Minimum Left To Be Paid :	$0.00	YTD Total Paid :	$0.00	YTD Total Non-Res Tax :	$0.00

Beneficiary Details

Name	Type	Class	Percentage
	SPOUSE/COMMON	Primary	100.00%

Annuitant Details

Type	Name	Date Of Birth	SIN	Gender
Primary				Male

Systematic Plan

The Systematic Plan screen displays information related to the following systematic plans if available for your account:

- **Automatic Purchase (PAC)**

- **Automatic Withdrawal (AWD)**
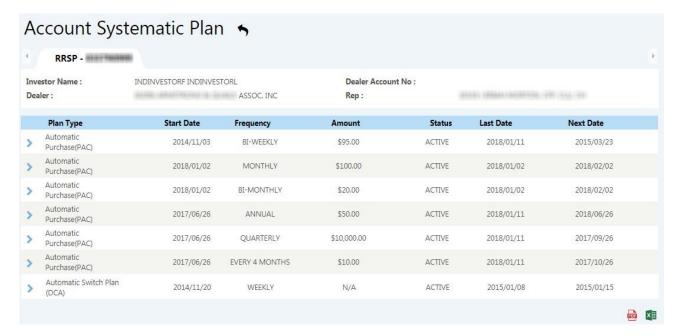
- **Automatic Switch Plan (DCA)**

If these systematic plans are available for your account, then they will be listed together upon search. You can view the plan details by expanding each plan.

For PAC plan type, the purchase details and bank details are displayed. The bank details for PAC is displayed on this screen.

For AWD plan type, the withdrawal details and bank details are displayed. The bank details are based on the payment type. For example, if the payment type is C, then the payment information are displayed. If the payment type is R, then the reinvestment information are displayed.

For DCA plan type, the plan details are displayed.

You can access this screen by clicking the Systematic Plan sub tab under the Account tab on the left menu panel.

Account Systematic Plan ↰

RRSP - ▨▨▨▨▨▨▨▨

Investor Name :	INDINVESTORF INDINVESTORL	Dealer Account No :	
Dealer :	▨▨▨▨ ▨▨▨▨▨▨▨ ▨ ▨▨▨▨ ASSOC. INC	Rep :	▨▨▨▨ ▨▨▨▨ ▨▨▨▨▨▨ ▨▨ ▨▨ ▨▨

	Plan Type	Start Date	Frequency	Amount	Status	Last Date	Next Date
>	Automatic Purchase(PAC)	2014/11/03	BI-WEEKLY	$95.00	ACTIVE	2018/01/11	2015/03/23
>	Automatic Purchase(PAC)	2018/01/02	MONTHLY	$100.00	ACTIVE	2018/01/02	2018/02/02
>	Automatic Purchase(PAC)	2018/01/02	BI-MONTHLY	$20.00	ACTIVE	2018/01/02	2018/02/02
>	Automatic Purchase(PAC)	2017/06/26	ANNUAL	$50.00	ACTIVE	2018/01/11	2018/06/26
>	Automatic Purchase(PAC)	2017/06/26	QUARTERLY	$10,000.00	ACTIVE	2018/01/11	2017/09/26
>	Automatic Purchase(PAC)	2017/06/26	EVERY 4 MONTHS	$10.00	ACTIVE	2018/01/11	2017/10/26
>	Automatic Switch Plan (DCA)	2014/11/20	WEEKLY	N/A	ACTIVE	2015/01/08	2015/01/15

Activity

The Activity screen lists all the transactions associated with your account. Transactions can be filtered by Fund, Month and Year. You can expand each transaction to view additional details such as deductions, average cost and gain details.

You can access this screen by clicking the Activity sub tab under the Account tab on the left menu panel.

Account Activity ↩

| | CASH - | | | | | | | | > |

Investor Name :   **Dealer Account No :**

Dealer :   INS SERVICES INC   **Rep :**

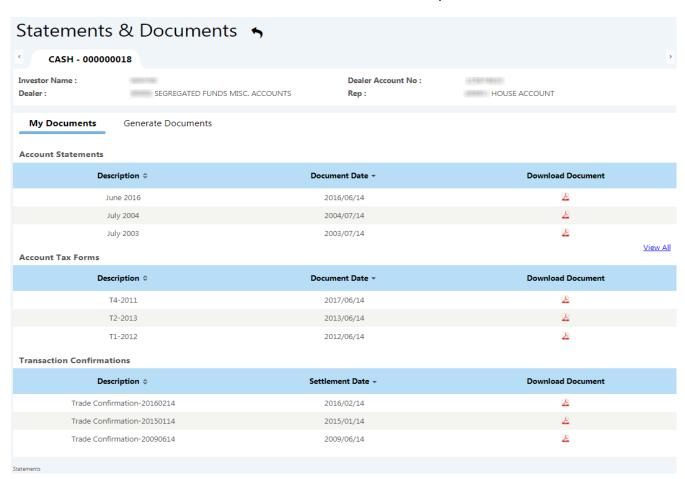|	Process Date ▾	Action ⇕	Fund ⇕	Units Transacted ⇕	Unit Price ⇕	Gross Amount ⇕	Deductions ⇕	Net Amount ⇕
›	2016/12/30	Income Distribution		0.000	$0.0000	$913.44	$0.00	$913.44
›	2016/12/30	Capital Gain Distribution		0.000	$0.0000	$1,926.78	$0.00	$1,926.78
›	2015/12/31	Capital Gain Distribution		0.000	$0.0000	$4,173.38	$0.00	$4,173.38
›	2014/12/31	Capital Gain Distribution		0.000	$0.0000	$5,169.77	$0.00	$5,169.77
›	2013/12/31	Income Distribution		0.000	$0.0000	$266.95	$0.00	$266.95
›	2013/12/31	Capital Gain Distribution		0.000	$0.0000	$1,641.01	$0.00	$1,641.01

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Statements & Documents

The Statements & Documents screen allows you to view documents and generate statements. This screen has the following two tabs:

• **My Documents**

• **Generate Documents**

The My Documents tab default view lists two of the latest documents (Statements, Confirms and Tax Forms). To view the remaining documents, you can click on the View All option. To view and download the documents, refer to section Downloading a Historical Document

The Generate Documents tab allows you to generate and download the Adhoc Statements. To generate the statement, refer to section Generating an Adhoc Statement

You can access this screen by clicking the Statements & Documents sub tab under the Account tab on the left menu panel.

Statements & Documents ↰

CASH - 000000018	

Investor Name :		Dealer Account No :	
Dealer :	SEGREGATED FUNDS MISC. ACCOUNTS	Rep :	HOUSE ACCOUNT

My Documents   Generate Documents

Account Statements

Description ⇕	Document Date ⮟	Download Document
June 2016	2016/06/14	📄
July 2004	2004/07/14	📄
July 2003	2003/07/14	📄
		View All

Account Tax Forms

Description ⇕	Document Date ⮟	Download Document
T4-2011	2017/06/14	📄
T2-2013	2013/06/14	📄
T1-2012	2012/06/14	📄

Transaction Confirmations

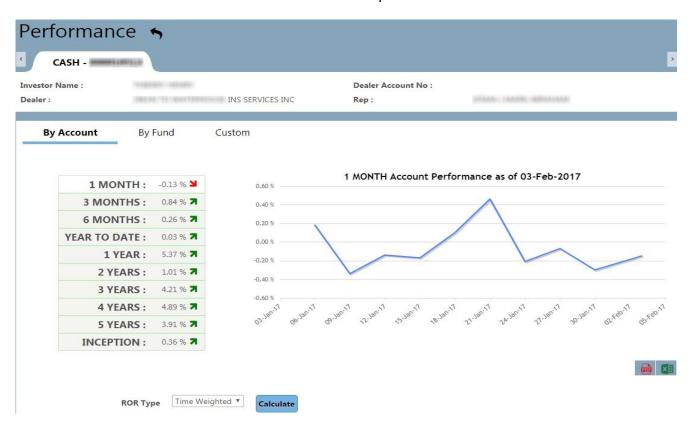| Description ⇕	Settlement Date ⮟	Download Document
Trade Confirmation-20160214	2016/02/14	📄
Trade Confirmation-20150114	2015/01/14	📄
Trade Confirmation-20090614	2009/06/14	📄

Statements

Performance

The Performance screen allows you to view how much your portfolio has earned and how much it has changed in value. The Performance screen has the following Rate of Return (ROR) tabs:

- **By Account** - Allows you to calculate and view the aggregate rate of return for funds associated with your account.

- **By Fund** - Allows you to calculate ROR for specific fund.

- **Custom** - Allows you to calculate ROR based on specific dates.

The RORs are calculated based on the chosen **ROR Type** (Time Weighted) and **ROR Calculation Date**.

This screen also displays the Performance chart representing the account and fund performances based on one month, three month, YTD, one year, three years, 5 years and inception data.

You can access this screen by clicking the Performance sub tab under the Account tab on the left menu panel.

Performance ↰

CASH -

Investor Name :		Dealer Account No :	
Dealer :	INS SERVICES INC	Rep :	

By Account   By Fund   Custom

1 MONTH :	-0.13 %	↘
3 MONTHS :	0.84 %	↗
6 MONTHS :	0.26 %	↗
YEAR TO DATE :	0.03 %	↗
1 YEAR :	5.37 %	↗
2 YEARS :	1.01 %	↗
3 YEARS :	4.21 %	↗
4 YEARS :	4.89 %	↗
5 YEARS :	3.91 %	↗
INCEPTION :	0.36 %	↗

1 MONTH Account Performance as of 03-Feb-2017

ROR Type Time Weighted ▾   Calculate
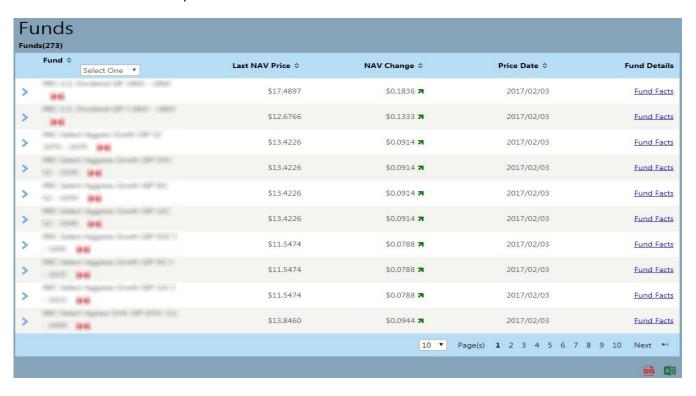
Fund Prices

The Fund Prices screen displays the fund details and investment prices for all of the company's funds. You can view this data in table or chart format. You can view and analyse the fund prices and obtain more details on funds.

You can expand a fund to see the NAV prices for selected time interval in the chart. By default, it shows the NAV prices from exactly one month ago to the current date.

To generate a Fund Prices Chart, refer to the section Creating Fund Prices Chart (page 38).

By selecting the Fund Fact Sheet for the selected fund, you can obtain more details on a fund. You can also download all funds in an excel file to customize your analysis.

You can access this screen by clicking the Fund Prices tab on the left menu panel.

Funds

Funds(273)

Fund ⇵	Last NAV Price ⇵	NAV Change ⇵	Price Date ⇵	Fund Details
Select One ▾				
>	$17.4897	$0.1836 ↗	2017/02/03	Fund Facts
>	$12.6766	$0.1333 ↗	2017/02/03	Fund Facts
>	$13.4226	$0.0914 ↗	2017/02/03	Fund Facts
>	$13.4226	$0.0914 ↗	2017/02/03	Fund Facts
>	$13.4226	$0.0914 ↗	2017/02/03	Fund Facts
>	$13.4226	$0.0914 ↗	2017/02/03	Fund Facts
>	$11.5474	$0.0788 ↗	2017/02/03	Fund Facts
>	$11.5474	$0.0788 ↗	2017/02/03	Fund Facts
>	$11.5474	$0.0788 ↗	2017/02/03	Fund Facts
>	$13.8460	$0.0944 ↗	2017/02/03	Fund Facts

10 ▾   Page(s)   **1** 2 3 4 5 6 7 8 9 10   Next ▸|

Working with WealthLink

Logging out of WealthLink

To close the current session of the WealthLink, you can logout of the WealthLink application.

This procedure starts on any screen within the WealthLink application.

1. Click the **Logout** ( ) icon at the header panel of any screen.

RESULT:
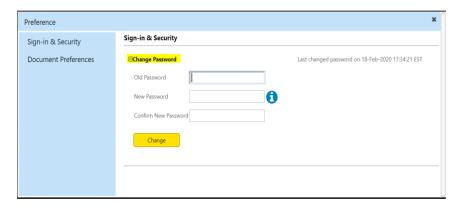
You have logged out of the WealthLink application.

Changing Your Password

You can change your password while logged on to WealthLink by clicking on your name in the upper right hand corner.

1.   Select **Sign-in & Security** option

2.   Click on the + to expand the **Change Password** option on the **Preference** screen to view the password fields.

3.   Enter your current **Password**, **New Password** and **Confirm New Password**. Click on the Blue i icon to pull up the requirements for your new password.

4.   Click the **Change** button.

RESULT:

You have changed your WealthLink application password.

Recovering Your User ID/Password

You can recover your User ID by using the Forgot User ID link on the WealthLink login screen.

1. Click the **Forgot User ID** link on the login screen.

2. Enter your **Email address**
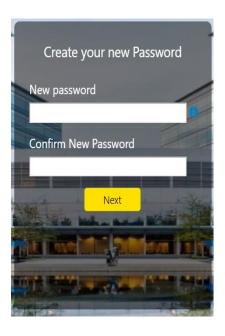
3. Click the **Next** button.

    ADDITIONAL INFORMATION: The message "Please check that you have entered the correct email or Contact Us for further assistance" will appear if the system can't validate that email address.

4. Your User ID will be automatically sent to your email.

5. Click on the **Login** hyperlink which will take you back to the Login screen and proceed using your recovered User ID and current password. If you forgot your password as well proceed to the Recovering your password section in the document.

RESULT:

You have recovered your User ID.

Recovering Your Password

You can recover your forgotten password by using the Forgot Password link on the WealthLink login screen.

1. Click the **Forgot Password** link on the login screen.

2. Enter your **User ID**.

3. Click the **Next** button.

    ADDITIONAL INFORMATION: The message 'Invalid User Name' is displayed, if you are not a valid user.

    The message 'User status is Inactive. Please contact Customer Service' is displayed, if your User ID status is inactive.

4. A verification code will be automatically sent to your email. This verification code expires in 10 minutes if not entered. Enter the verification code in the box. Click on the Remember This Device box if you would like to bypass the verification code process on future Logins. WealthLink will prompt you to enter in a verification code every 3 months, even if you checked the Remember This Device box.

5. Click Next

6.   Enter and confirm your **New Password**. Click on the Blue i icon to pull up the requirements for your new password.

Create your new Password

New password

Confirm New Password

Next

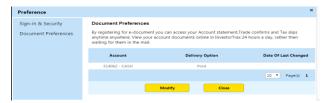7.   Click the Next button

RESULT:

You have reset your password.

Modifying Document Preferences

You can modify your delivery option for Statements, Confirms and Tax forms by clicking on your name in the upper right hand corner.

1. Click the **Document Preferences** option.

2. Click **Modify.**

   STEP RESULT: The screen refreshes and the **Delivery Option** field and the **Email Notification** checkbox are editable.

3. Select the required Delivery Option, either **E - Electronic** or **P - Print** for Statements, Confirms and Tax Forms. Enter your Email if **Electronic** option is selected.

   ADDITIONAL INFORMATION:
   Your Email is mandatory if the **Email Notification** is checked in the screen. If Email Notification is unchecked, then Email is also removed.

4. Click the **Save** button.

   STEP RESULT: The screen refreshes and the Terms and Conditions pop-up screen appears.

5. Check the **I agree by the Terms and Condition** checkbox and click **Accept**.

   STEP RESULT: You are navigated to the Document Preferences screen with a Thank you message displayed on the top of the screen.

RESULT: You have modified the delivery option for Statements, Confirms and Tax Forms.

Sorting Information

This topic describes how to sort the detail or summary information in ascending or descending order.

Sorting into ascending or descending order can take place on any screen/panel with (⬍) icon.

TASK

1.   Click on the Sort (⬍) icon.

    STEP RESULT: The information is sorted in ascending or descending order.

RESULT:

You have sorted the screen panel results by ascending or descending order.

Downloading Information

This topic describes how to download information displayed on a screen panel in excel or pdf format.

TASK

1.   Click the Download ( ) icon or Download Excel ( ) icon at the screen panel.

RESULT:

You have downloaded the information displayed to Excel or Adobe.

Printing Information

This topic describes how to print information displayed on a screen panel.

TASK

1.   Click **CTRL + P** or Go to **File >> Print** from the Internet Browser to print the information available on current screen.

      STEP RESULT: A pop up screen prompting you to select the desired printer appears.

2.   Select the desired printer and click **OK**.

      STEP RESULT: The Information is sent to the selected printer.

RESULT:

You have printed the information displayed within the WealthLink screen panel.

Downloading a Historical Document

This topic describes how to download a historical document within the WealthLink application.

PREREQUISITE

This task starts on the Statements & Documents screen.

TASK

1. Within the **Statements & Documents** screen, select the **My Documents** tab.

    STEP RESULT: The screen refreshes and displays different documents available for the account.

2. Select the desired historical document from the list.

3. Click the **Download** ( ) icon on the **View Document** column.

    STEP RESULT: A pop up will appear asking you to Open, Save or Cancel the request.

RESULT:

You have downloaded a historical document.

Generating an Adhoc Statement

This topic describes how to generate an Adhoc Statement within WealthLink application.

The Generate Documents tab in the Statements & Documents screen allows you to create a statement that displays Investment and Account details.

TASK

1. Within the **Statements & Documents** screen, select the **Generate Documents** tab.

2. Select the **Adhoc Statement** from the drop down list of the **Document Type** field.

3. Select the Transaction Date (From and To)

   ADDITIONAL INFORMATION: A Default Transaction Date is populated based on the Administrative setting.

4. Select the **Language** i.e. English or French.

5. Click on the **Generate** button.

RESULT:

You have generated an adhoc statement.

Creating Fund Prices Chart

This topic describes how to create a Fund Prices Chart.

A Fund Prices Chart is a visual representation of all of your accounts, investments, transactions, and account contract lists.

This task starts on the Fund Prices screen.

TASK

1. Select a fund from the **Source Funds** list and click on the Expand (➤) icon.

2. Enter the **From Date** and **To Date**, to create a Funds Chart of your preferred date range.

3. Click the **Go** button.

    STEP RESULT: A chart with the fund prices for the given fund and date range is displayed.

RESULT:

You have created a fund prices chart.

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