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Investing Disclosures

Apex Clearing Custodial Account Maintenance Fees

Below is a list of Apex fees clients may incur that are not included in the Wrap Fee. These fees would be incurred based on a client's request, beyond our control and according excluded from the fees and services covered by the Wrap Fee. Should a client incur any of these fees, such client will be responsible for their payment in accordance with the terms and conditions of such client's account opening agreements. This list of fees is the current list of Apex fees, as represented to us by Apex, but Apex reserves the right to change these fees in the future:

Account Maintenance Fees

IRA Account Closing Fee (per account) \$60.00

ACH Return Fee (per incident) \$30.00

Asset Allocation/Diversification

Asset allocation and diversification do not guarantee a profit or protect against a loss in a declining market.

Dividend

Payment of dividends are not guaranteed.

Dollar Cost Averaging

Dollar Cost Averaging can reduce the impact of short-term price fluctuations on your investment portfolio. It involves the investment of a fixed dollar sum at regular intervals over time, the result of which is an average price, based on the number of shares or units obtained at each of the prices prevailing on the dates of purchase. Dollar Cost Averaging will not guarantee a positive return in a declining market.

Mutual Fund Prospectus Offering

Read the fund's prospectus and summary prospectus (if available) carefully before investing. It contains the fund's objectives, risks, charges, expenses and other information, which should be considered carefully before investing. Obtain a prospectus and summary (if available) at:

https://us.rbcgam.com/resources/docs/mutual-funds/pdg/prospectus/Prospectus_AccessCapital_Impact_Final.pdf

Non-Solicitation

This material should not be construed as an offer to sell or the solicitation of an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal.

Performance

Performance displayed represents past performance, which is no guarantee of future results. Investment returns and principal value will fluctuate so that when shares are redeemed, they may be worth more or less than original cost. Current performance may be lower or higher than the performance data quoted. Market close is the last price at which shares are traded.

Portfolios

This means the model or index portfolios that Newday has developed for its clients to invest in Portfolio Accounts through the Program.

Portfolio Account Value

This means the aggregate market value at any point of the assets in your Portfolio Account.

Portfolio Advice Applications

This means the computer software-based online application developed by Newday to analyze certain Client Information about you and recommend a Suggested Portfolio for you. The Portfolio Advice Application is a feature and part of the functionality of the Application.

Portfolio Data

Performance data is subject to pricing delays, provided for information purposes only, should not be used for tax reporting, and is not an indicator of future performance. Prices are subject to delay and may vary due to network availability, market volatility, and other factors. Cash includes other balances that may not be payable upon demand such as proceeds from unsettled trades and/or from deposits or withdrawals that have not cleared.