

A low-angle photograph of a modern glass skyscraper. Two large, illuminated RBC logos are visible on the building's facade, reflecting the surrounding city and sky. The logos are blue with a gold crest and the letters 'RBC' in white.

# STRENGTH YOU CAN TRUST

There's Wealth in Our Approach.™



RBC Wealth Management

# ABOUT RBC

Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

## KEY FACTS

- Chartered in 1869
- Approximately 78,000 employees speaking over 100 languages serve more than 16 million clients worldwide
- Stock trades as RY on New York (NYSE) and Toronto (TSX) exchanges

## AMONG THE WORLD'S BEST

- Top 5 of largest banks in North America<sup>1</sup> and Top 15 of largest banks globally<sup>1</sup> as measured by market capitalization
- Top 100 Most Valuable Global Brands (BrandZ™ 9th annual global brands ranking)
- Global strength in wealth management and capital markets

## CANADA'S LEADING FINANCIAL INSTITUTION

- Largest bank in Canada, with over C\$940 billion<sup>2</sup> in total assets and a Common Equity Tier 1 capital ratio of 9.9% (Basel III)<sup>2</sup>
- #1 or #2 market share across all major financial products and services in Canada
- Ranked as one of the top 20 World's Strongest Banks by *Bloomberg Markets* (June 2014)

## STABLE...SAFE...SUSTAINABLE

- Consistently high credit ratings — Moody's Aa3, Standard & Poor's AA- and Fitch Ratings AA
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- Recognized among the world's financial, social and environmental corporate leaders for the 14th consecutive year on the 2014 Dow Jones Sustainability World Index
- Committed to environmental and watershed protection in communities worldwide through the 10-year, C\$50 million RBC Blue Water Project

Top North American Banks<sup>3</sup>

Rank	Company	Market Cap (US\$ B)
1	Wells Fargo	281
2	JPMorgan	228
3	Bank of America	180
4	Citigroup	165
5	RBC	103
6	Toronto Dominion	92

Top Global Banks<sup>3</sup>

Rank	Company	Market Cap (US\$ B)
1	Wells Fargo	281
2	ICBC	238
7	Citigroup	165
12	RBC	103
15	Lloyds	90
20	Scotiabank	74

1. As measured by market capitalization as at December 2, 2014.

2. As at December 2, 2014. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.

3. As at December 2, 2014. Source: Bloomberg.

# ABOUT RBC WEALTH MANAGEMENT



## WHO WE ARE

RBC Wealth Management is a premier provider of global financial solutions serving high net worth clients in select markets around the world.

## WHAT WE DO

At RBC Wealth Management, we'll help you unlock the full potential of your wealth. Through our local knowledge and global expertise, we provide customized solutions that integrate every aspect of your financial life.

## WHAT YOU CAN EXPECT

You will enjoy a remarkably different client experience. Add to that the assurance that comes from having a secure, stable and reputable organization with global resources on your side.<sup>1</sup>

## Key Facts

- Recognized as one of the world's top 5 largest wealth managers by assets<sup>2</sup>
- Ranked in the top 10 for "Best Private Banking Services Overall" in North America (2014 Euromoney Private Banking and Wealth Management Survey)
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2014)
- More than US\$718 billion in assets under administration and more than US\$452 billion in assets under management worldwide<sup>3</sup>
- Approximately 4,400 financial advisors, private bankers and trust officers worldwide, with approximately 1,900 financial advisors in the U.S.
- Offers some of the very best of thousands of investment products, including many local, regional and international investment opportunities that may not be available from other firms

# IT ALL STARTS WITH YOU

Through a dedicated financial advisor focused on serving your best interests, we develop effective and customized solutions that meet your needs and objectives now and for years to come.



# A WEALTH OF CLIENT SOLUTIONS

A relationship with RBC Wealth Management provides access to a worldwide network of specialists offering local and global expertise. Through this network, we offer you wealth management choices that integrate all your interests — family, business, lifestyle and philanthropy. An integrated approach can ensure an optimal level of asset management and coordination, while being mindful of tax and estate implications in an evolving global marketplace.

## INVESTMENT SERVICES

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position

## CREDIT SOLUTIONS

- Highly skilled credit specialists located in key global financial centers creating customized credit solutions
- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies
- Innovative utilization of credit through trusts to access liquidity
- Tailored residential real estate financing solutions for primary and additional homes

## CASH MANAGEMENT

- Access to a comprehensive set of integrated cash management solutions
- Online bill pay and electronic funds transfer
- RBC Visa® Gold Debit Card and check-writing capabilities
- Flexible cash sweep choices, including FDIC-insured deposits

## INSURANCE AND ANNUITY SERVICES

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

## COMPREHENSIVE PLANNING

- Wealth Management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate and multigenerational wealth planning



## PROFESSIONAL TRUSTEE SERVICES

- More than 100 years' experience as independent, professional trustees
- Multi-jurisdictional planning and cross-border tax awareness with presence in North America, Asia, and Europe
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited and South Dakota Trust Company LLC offer personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options. Both offer estate or trust/estate settlement

## CAPITAL MARKETS

- Premier investment bank, consistently ranked among the largest global investment banks, according to Bloomberg and Dealogic
- More than 7,100 professionals and support staff operating out of 70 offices in 15 countries
- Clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- A focused expertise in alternative assets and commodities

## EXECUTIVE SERVICES AND EMPLOYEE SOLUTIONS

- Deferred compensation and insurance solutions
- Restricted securities transactions, liquidity, execution, reporting and processing; proactive block sales
- Liquidity strategies for large blocks of concentrated holdings
- Net unrealized appreciation strategies
- Affiliate trading programs (10b5-1 plans)
- Buy-sell agreements and key person funding

## CORPORATE SERVICES

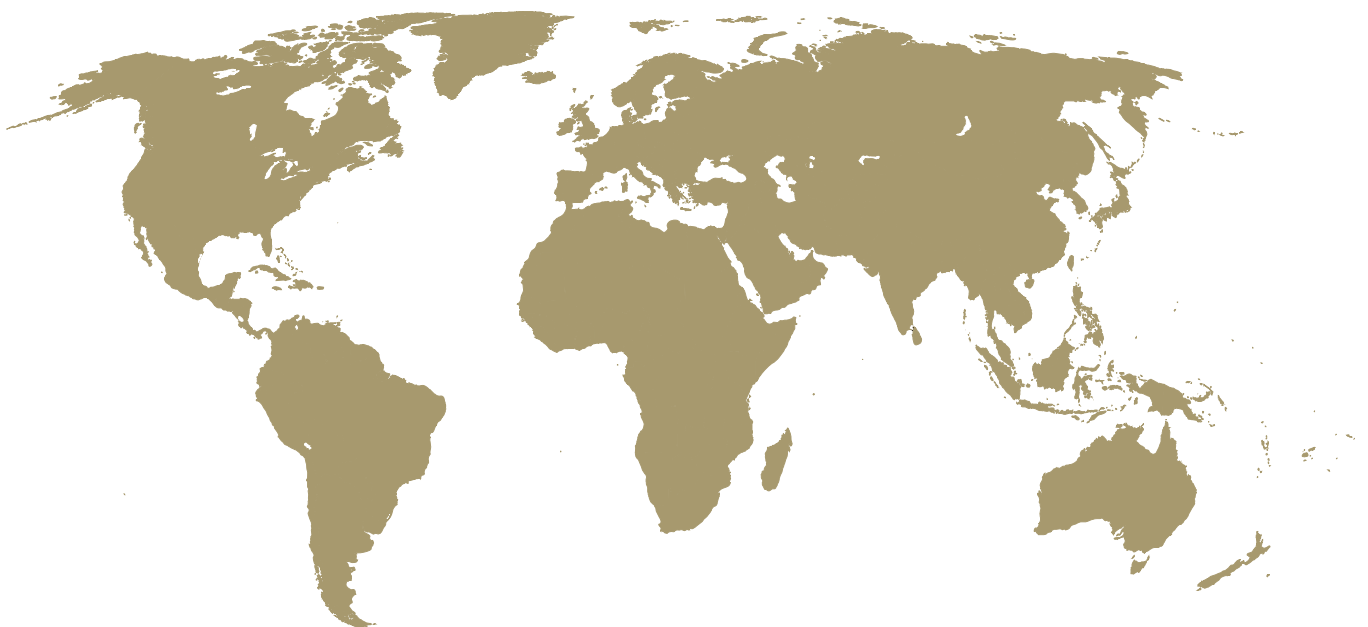
- Investment banking services including equity and debt underwriting, IPOs, private placements, private investment in public equities, and lending
- Employer-sponsored retirement plans
- Institutional consulting services and fiduciary services
- Employee stock plan consulting and implementation, including online administration and execution for public and private companies
- Corporate share repurchases
- Hedging and monetization strategies, tax efficiency and asset protection
- Directed share programs

Our mission is to help you unlock the full potential of your wealth.



# WORLDWIDE CAPABILITIES

RBC is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients. Beyond our Canadian base, we have a broad global presence, with offices in key financial centers throughout North America, the United Kingdom, Europe and Asia.



# OUR COMMITMENT TO YOU

Clients can expect to be treated with the honesty and respect they deserve by professionals in a firm they can depend on. We pledge to:

- Hold ourselves accountable to transparency,
- Dedicate a team of local, regional and international professionals to help you achieve your goals, and
- Utilize the strength and stability of our parent company, RBC, a global leader in diversified financial services.

For more information, visit [www.rbcwealthmanagement.com](http://www.rbcwealthmanagement.com).



## RBC Wealth Management

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2. Scorpio Partnership Global Private Banking KPI Benchmark 2014. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.
3. As at December 2, 2014.

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