

Strength you can trust



**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 80,000 employees speaking over 100 languages serve more than 16 million clients worldwide
- One of the world's leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

Among the world's best

- Top 5 of largest banks in North America¹ and Top 10 of largest banks globally¹ as measured by market capitalization
- Named one of world's top 100 sustainable Companies in 2016 — Corporate Knights Global 100 Most Sustainable Corporations
- Global strength in wealth management and capital markets
- Acquired City National Bank in 2015, to offer private and business banking solutions and meet a broader range of clients' financial needs in select markets in the U.S.

Canada's leading financial institution

- Largest bank in Canada, with over C\$1,212 billion² in total assets and a Common Equity Tier 1 capital ratio of 10.9% (Basel III)²
- #1 or #2 market share across all major financial products and services in Canada
- Recognized for "Best Private Banking Services Overall" in Canada for the ninth consecutive year (2016 Euromoney Private Banking and Wealth Management Survey)

Stable...safe...sustainable

- Consistently high credit ratings³ — Moody's A1, 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
- In 2016, through Foundation Grants, Employee Matching Gifts and Charitable Sponsorships, RBC Foundation - USA giving exceeded \$2.7 million
- Named one of Canada's Greenest Employers, according to Canada's Top 100 Employers project

Top North American banks⁴

Rank	Company	Market cap (US\$ B)
1	JPMorgan	392
2	Bank of America	325
3	Wells Fargo & Co.	315
4	Citigroup	205
5	RBC	124
6	Toronto-Dominion Bank	109

Top global banks⁴

Rank	Company	Market cap (US\$ B)
1	JPMorgan	392
2	Ind & Comm Bank of China	359
6	HSBC	220
9	Bank of China	185
10	RBC	124
17	Morgan Stanley	100

1. As measured by market capitalization as at January 25, 2018.

2. As of October 31, 2017. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.

3. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

4. As of January 25, 2018. Source: Bloomberg.

About RBC Wealth Management

As your wealth manager, we take time to understand your goals and offer comprehensive wealth solutions to help you realize your life vision. We know what's important — the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

Why investors choose RBC Wealth Management

Clients who want to feel confident that their wealth is being looked after by a responsible financial steward select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

What you can expect

Our professional wealth managers deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

Key facts

- Recognized as one of the world's top 5 largest wealth managers by assets⁴
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2017)
- More than US\$724 billion in assets under administration and more than US\$494 billion in assets under management worldwide⁵
- Approximately 4,500 financial advisors, private bankers and trust officers worldwide, with approximately 1,800 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

A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests — family, business, lifestyle and philanthropy. By taking a holistic approach to all your financial goals, we can help ensure an optimal level of asset management and coordination, while being mindful of tax and estate implications.

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

Comprehensive planning

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

Cash management

- Access to a comprehensive set of integrated cash management solutions
- Online bill pay and electronic funds transfer
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and ApplePay™
- Cash sweep choices, including FDIC-insured deposits

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

Professional Trustee services

- More than 100 years' experience as independent, professional trustees
- Multi-jurisdictional planning and cross-border tax awareness
- 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

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

City National Bank

- Provides sophisticated, high-touch relationship banking products including credit, deposit and cash management services for individual and business clients⁶
- A network of over 70 full service banking offices in Northern and Southern California, Nevada, New York City, Nashville and Atlanta

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 ownership 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

Worldwide Capabilities

If you have family members living in more than one country, do business in more than one currency or if international travel is a big part of your life, you may recognize that wealth – and wealth management issues – often transcend domestic boundaries. Beyond our Canadian base, we have offices in American cities from coast to coast as well as a broad global presence in key financial centers throughout North America, the United Kingdom, Europe and Asia.

It all starts with you

Through your dedicated financial advisor, we deliver objective advice, innovative strategies and customized solutions to help meet your wealth management goals — both for today and for years to come.

For more information, visit www.rbcwealthmanagement.com.

4. Scorpio Partnership Global Private Banking KPI Benchmark 2017. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.

5. As at October 31, 2017.

6. City National Bank is a member FDIC and an Equal Housing Lender. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring customers to City National Bank.

Past performance is not necessarily a guide to future performance and any exposure to multiple currencies may cause additional fluctuation in the value of any investment.

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