

# Solutions and Services Overview

## CASH MANAGEMENT

- Cash management accounts
- Money market and FDIC cash sweeps
- Electronic funds transfers (ACH)
- Online bill pay

## INVESTMENTS

- Mutual funds
- Stocks and bonds
- Managed accounts
- Alternative investments
- Options

## RETIREMENT SOLUTIONS

- Individual retirement planning
- Retirement income planning
- Employer-based retirement plans

## EDUCATION SAVINGS

- 529 plans
- Custodial accounts (UGMA and UTMA)
- Coverdell education savings accounts

## INSURANCE AND ANNUITIES

- Life insurance
- Disability insurance
- Long-term care insurance
- Fixed and variable annuities

## LENDING

- Margin lending
- Mortgages
- Lines of credit
- Commercial and small business lending

## ESTATE PLANNING

- Professional trustee services
- Revocable and irrevocable trusts
- Generation-skipping transfer trusts
- Business succession

## RESEARCH

- Equity
- Fixed income
- Money manager
- Mutual fund

## CORPORATE EXECUTIVE AND BUSINESS OWNER SOLUTIONS

- Retirement accounts for business owners
- Institutional consulting services and fiduciary services
- Deferred compensation and insurance solutions
- Full employee stock option and purchase plans
- Restricted securities, Rule 144 and Section 16, 10b5-1 plan creation and administration, stock buy backs (10b18)

*Mortgages are financed by RBC Bank, a licensed mortgage lender, Capital Advisors, or by PHH Mortgage Services. RBC Wealth Management is not acting as a mortgage broker or lender. RBC Wealth Management and RBC Bank operate as separate entities and are registered trademarks of Royal Bank of Canada, which operates under the brand name RBC.*

*Trust services are provided by third parties. Neither RBC Wealth Management nor its financial consultants are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.*

*© 2010 RBC Capital Markets Corporation. All rights reserved.*



**RBC Wealth Management®**

0160 (02/10)

RBC Wealth Management, a division of  
RBC Capital Markets Corporation, Member NYSE/FINRA/SIPC.