

Institutional Trust Services

Comerica Bank & Trust, N.A.

We recognize the importance of selecting and designing the most appropriate retirement plan for you and your employees. Employer-sponsored retirement plans are a significant component of any compensation package. Employers who adopt a solid retirement plan and services are better positioned to recruit, retain, reward quality people and remain competitive.

Through the RBC Wealth Management/Comerica Bank alliance, clients can enjoy the benefits of full institutional trust services, without giving up the expert investment management they expect and deserve from their Financial Advisor.

Comerica Bank is fully committed to providing personalized, reliable, and responsive institutional trust services to RBC Wealth Management clients through our trustee services alliance. Comerica Bank currently services over 500 defined benefit retirement plans with 245,000 monthly pension payments. Comerica Bank is the right size: large and experienced enough to offer the most advanced services available; yet small enough to deliver the personal attention our clients deserve.

Our unique alliance offers the advantage of access to investment management programs that may not be available through other trustees, such as RBC Advisor, Consulting Solutions, Portfolio Focus™, and MAP. Our institutional trust services program provides the following value-added services:

- Pension Benefit Payment Services
- Master Trust Plan Accounting
- Consolidated Trust Reporting
- Performance Measurement
- Personalized Service
- Comerica Bank will work with any Third Party Administrator (TPA) Selected by the Client
- Custody of Unique Assets
- Customized Services and Reporting
- Full Line of Resources
 - ERISA Compliance Officers
 - Trust Accounting
 - Trust Operations
 - Special Reporting
 - Securities Lending
- Online Products and Services
 - Account Activity/Statements
 - Customized Reporting Tools
- Online Inquiry and Updating Capabilities



RBC Wealth Management®

Institutional Trust Services, continued

COMERICA WILL ACT AS CORPORATE TRUSTEE FOR:

- Corporate Cash Accounts
- Defined Benefit Pension Plans
- Profit Sharing Plans
- Money Purchase Plans
- VEBA Plans
- 401(k) Plans
- Nonqualified Deferred Compensation Plans
- Rabbi Trusts
- Other Institutional Accounts that require a Trustee

COMERICA WILL ACT AS CUSTODIAN FOR:

- Corporate Investment Accounts
- Hospitals/Healthcare
- Insurance Companies
- Foundations/Endowments
- Taft-Hartley Funds
- Public Funds
- Other Organizations that require a Bank Custodian

ADDITIONAL INFORMATION IS AVAILABLE FROM YOUR RBC WEALTH MANAGEMENT FINANCIAL CONSULTANT ON THE FOLLOWING TOPICS:

- Retirement Plans for Businesses
- Money Purchase Pension Plans
- Retirement Plan Distributions
- Defined Benefit Plans
- 403 (b) Account Plans

- 401 (k) Plans
- Rolling 457(b) Plans into IRAs
- IRA Rollovers and Lump Sum Distributions
- Simple IRA Plans
- Dollar Limitations for Retirement Plans
- Traditional IRAs
- Roth IRAs
- Stretch IRAs
- Profit Sharing Plans
- Profit Sharing vs. SEP IRAs
- Net Unrealized Appreciation
- Safe Harbor 401 (k) Plans
- SARSEP Plans
- SEP Plans
- Calculating Your Required Minimum Distribution
- 10-Year Forward Averaging
- Owner only 401(k) plan

Contact your Financial Advisor today to discuss the benefits of Institutional Trust Services.

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