RBC Private Wealth

An Ensemble of Integrated Solutions to Expand Your Opportunities and Simplify Your Life

Your wealth can be a great source of opportunity. But with it come responsibilities, challenges and questions. We understand what you may be experiencing, and are prepared to offer the assistance you need to relax and enjoy your wealth instead of worrying about it.

RBC Private Wealth is an exclusive program dedicated to addressing the complex financial needs of highly successful people like you. As one of our most valued clients, every service we provide and every solution we offer is directed toward helping preserve and enhance your wealth.

To address the complex issues facing high net worth families, we extend the relationship you have with your Financial Consultant and introduce an additional resource: a Private Wealth team. The experienced specialists on your dedicated Private Wealth team will work alongside your Financial Consultant to help you and your family proactively plan for the future.

Through relationships, expertise and solutions, our Private Wealth services will help you expand your opportunities and simplify your life.

RELATIONSHIPS

At RBC, establishing and maintaining a long-lasting collaborative relationship with you is a top priority. That's because it will serve as the foundation of the successful work we do together on your behalf.

As your primary relationship manager, your Financial Consultant works with you and your family to gain the deep understanding of your specific financial circumstances and goals that is necessary to recommend strategies and solutions geared to your unique needs. And by sharing the details of your present situation, future aspirations, family dynamics and feelings about risk, your Financial Consultant is able to:

- Guide you through your family's various life events.
- Integrate your family's objectives into a customized plan.
- Update the plan as your family's needs change.

RBC Wealth Management®

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A comprehensive wealth management plan also requires skillfully managing the many professional relationships you already have. As the primary relationship manager, we represent you and your family's best interests while orchestrating the efforts of the Private Wealth team and your other professional advisors (such as attorneys, tax professionals and accountants).

These collaborative relationships have allowed us to help generations of families manage their assets and protect their wealth. We are proud that the majority of our clients have come to us through referrals from other clients or through the professionals with whom we partner.

EXPERTISE

We have found that proactively seeking the services of a team of internal and external experts leads to innovative solutions. To help deliver the high level of creative problem solving you expect and deserve, your Financial Consultant engages Private Wealth team members who specialize in addressing a variety of complicated issues facing families with significant wealth, including estate planning and asset preservation strategies.

The benefits of our proactive team approach include:

- Taking a multi-disciplinary approach to analyzing your wealth management needs.
- Leveraging the competence and experience of each team member.
- Generating and sharing innovative ideas to accomplish your goals.
- Integrating solutions to reflect RBC's best strategic thinking.

SOLUTIONS

High net worth families face more complex issues and have greater opportunities available than most people. Our Private Wealth process includes a disciplined approach to reviewing, prioritizing and addressing 13 key wealth management issues.

- Investments
- Wealth Protection
- Managing Liabilities
- Qualified Retirement Plan/IRA Coordination
- Stock Options
- Business Succession Planning
- Durable Power of Attorney
- Gifting to Children/Descendants
- Charitable Giving During Life
- Titling of Assets
- Executor/Trustee Relationships
- Distribution of Wealth at Death
- Charitable Inclinations at Death

First, you and your Financial Consultant identify the issues most important to you. Then your Financial Consultant and Private Wealth team craft an action plan to address the issues in a timely and efficient manner. By drawing from our collaborative relationships and proactive expertise, we integrate strategies and solutions from RBC's global network to not only address the issues you face, but to expand the opportunities available to your family.

LET PRIVATE WEALTH WORK FOR YOU

While the decisions you and your family face are important, with help from the RBC Private Wealth team at RBC Wealth Management, these tasks will not be as daunting as they may seem. Every service we provide and every solution we offer — through collaborative relationships, proactive expertise and integrated solutions — is directed toward helping preserve and enhance your wealth.

Discuss the key wealth management issues that are on your mind with your Financial Consultant at your earliest possible convenience. You will benefit from the confidence of knowing you can enjoy the lifestyle you want for today while preparing for the life you dream about for tomorrow. Your family, your business and the causes you care about will thank you for thinking of them.

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