

# Stewardship: our values, our actions



**Wealth  
Management**

## Corporate responsibility highlights

RBC Wealth Management is a division of RBC Capital Markets, LLC, a wholly owned subsidiary of Royal Bank of Canada (RBC). As a member of the RBC family of companies, our firm shares the same core values and culture of integrity that have earned our parent company, RBC, its worldwide reputation for fiscal strength and responsibility.<sup>1</sup>

As a result of our long history of embracing stewardship values, we have developed a reputation for putting clients first. Indeed, our number one priority is to carefully manage the wealth you entrust to us — and help you more effectively achieve your financial goals.

Our stewardship commitment extends beyond helping you manage your wealth. Our deep sense of duty to our clients, communities, employees and the environment is part of a larger corporate value system that drives every decision we make and guides every action we take.

Stewardship (noun): the careful and responsible management of that which has been entrusted to one's care.

### Clients

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.
- Put interests of clients first.
- Offer strength and stability of our parent company, RBC, a global leader in diversified financial services.

### Facts

- RBC is among the 15 largest banks in the world and the 10 largest in North America by market capitalization.<sup>2</sup>
- RBC maintains solid credit ratios<sup>3</sup> — Moody's A1, Standard & Poor's AA- and Fitch Ratings AA.

### Communities

Communities can expect a partner who invests in improving the quality of life in the locales where we do business. We pledge to:

- Provide sponsorship support to events that enrich people culturally.
- Provide financial support to non-profits serving youth education, human services and the arts.
- Promote employee giving and volunteer work to support local charities.

### Facts

- In 2017, RBC Foundation – USA provided grants exceeding \$2.6 million to qualifying nonprofit organizations nationwide.
- The RBC Foundation – USA matched more than 900 employee gifts totaling more than \$300,000 in 2017.
- In 2017, RBC Wealth Management contributed more than \$4.3 million to charitable organizations through foundation grants, employee matching gifts and charitable sponsorships.
- We sponsored more than 230 cultural and community-oriented events in 2017, totaling more than \$1.7 million.

### Employees

Employees can expect a welcoming and inclusive work environment where they can contribute and grow. We pledge to:

- Attract and retain the most talented advisors and professional support staff available.
- Promote a diverse workforce that reflects the communities in which we do business.
- Create an inclusive culture that allows people from all backgrounds to make a difference, both in our business and in their own careers.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

## Facts

- RBC Wealth Management – U.S. has a Diversity Leadership Council and a field Diversity Advisory Council, each comprised of the firm’s senior leaders who help shape and drive the corporate diversity and inclusion strategy.
- RBC Wealth Management – U.S. has three firm-sponsored employee resource groups, each with long histories of service and a senior executive-level sponsor.
- RBC Wealth Management – U.S. regularly sponsors a diversity reciprocal mentoring program matching high potential employees that are women and persons of color with senior level mentors throughout the firm. The purpose of the program is to support the retention and development of diverse employees and provide leaders with increased diversity awareness and perspectives.
- RBC Wealth Management – U.S. executives, directors and managers are frequently profiled for diversity innovation and thought leadership in a variety of respected newspapers and magazines.
- RBC Wealth Management – U.S. and its employees provide volunteer and financial support to a broad range of non-profit organizations dedicated to serving diverse communities and causes across the country.

## Environment

Current and future generations can expect an environmentally sustainable business. We pledge to:

- Initiate environmental objectives to promote environmentally responsible business practices and reduce our environmental footprint.
- Encourage employee involvement in environmental policy, provide environmental education and tools to employees and promote environmentally responsible behavior.
- Support the RBC Environmental Blueprint and adapt policies and programs to coordinate with RBC’s environmental efforts.

## Facts

- The RBC Blue Water Project is providing C\$50 million worldwide over a 10-year period to help promote watershed protection and provide clean drinking water.
- RBC Wealth Management in the U.S. expanded its paper and printing initiative, reducing the size of its carbon footprint by using printing technology, featuring low or no volatile organic compounds and using Forestry Stewardship Council-certified paper on 75% of marketing and educational materials.

Are you seeking a financial advisor with integrity — one who is supported by a firm committed to helping you find prosperity and fulfillment in your wealth?

Look closely at our values and actions. Once you do, we believe you will feel confident choosing RBC Wealth Management. It is our privilege to help you build, preserve, enjoy and share your wealth.

1. RBC Capital Markets, LLC is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC.

2. As measured by market capitalization as at April 30, 2018.

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.