

Solutions and services overview



Wealth
Management

Investments

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

Retirement solutions

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

Portfolio research

- Equity
- Fixed income
- Money manager
- Mutual fund

Cash management

- Cash management accounts
- RBC Visa® Platinum Debit Card
- RBC online bill pay
- Check writing
- Cash sweep options

Credit and lending¹

- Securities-based lending
- Commercial real estate

Education savings

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

Insurance and annuities

- Term, whole life, universal life, single premium life, variable universal life and survivorship life insurance
- Disability insurance
- Long-term care insurance
- Variable, fixed, fixed index, single premium immediate, and deferred income annuities

City National Bank Solutions²

- Personal loans and lines of credit
- Residential mortgages and home equity lines of credit
- City National Visa® personal and commercial credit cards
- Business loans and lines of credit
- Small Business Administration (SBA) loans
- Personal and business accounts
- Commercial real estate financing
- Franchise financing
- International banking
- Equipment financing, including aircraft financing
- Treasury management services

Trust and estate planning³

- Professional Trustee Services
- Revocable and irrevocable trusts
- Generation-skipping transfer trusts
- Dynasty trusts
- Charitable giving

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 stock 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

Investment and Insurance Products: • Are Not insured by the FDIC or any other federal government agency • Are Not deposits of or guaranteed by a bank or any Bank Affiliate • May Lose Value

Not all products and services are available in all states.

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