

# Strength you can trust



## About RBC

Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

### Key facts

- Chartered in 1869
- Approximately 84,000 employees speaking over 100 languages serve more than 16 million clients worldwide
- One of the world's leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

### Among the world's best

- Top 10 of largest banks in North America<sup>1</sup> and Top 10 bank globally<sup>1</sup> as measured by market capitalization
- Named one of world's top 100 sustainable Companies in 2017 — Corporate Knights Global 100 Most Sustainable Corporations
- Global strength in wealth management and capital markets

- Acquired City National Bank in 2015, to offer private and business banking solutions and meet a broader range of clients' financial needs in select markets in the U.S.<sup>2</sup>

### Canada's leading financial institution

- Largest bank in Canada, with over C\$1,300 billion<sup>3</sup> in total assets and a Common Equity Tier 1 capital ratio of 11.1% (Basel III)<sup>3</sup>
- #1 or #2 market share across all major financial products and services in Canada
- Recognized for "Best Private Banking Services Overall" in Canada for the eleventh consecutive year (2018 Euromoney Private Banking and Wealth Management Survey)

### Stable...safe...sustainable

- Consistently high credit ratings<sup>4</sup> — Moody's Aa2, Standard & Poor's AA- and Fitch Ratings AA
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- In 2017, through Foundation Grants, Employee Matching Gifts and Charitable Sponsorships, RBC Wealth Management's giving exceeded \$4.3 million

- Named one of Canada's Greenest Employers, according to Canada's Top 100 Employers project

### Top North American banks<sup>5</sup>

Rank	Company	Market cap (US\$ B)
1	JPMorgan	353
2	Bank of America	283
3	Wells Fargo & Co.	269
4	Citigroup	170
5	RBC	109
6	Toronto-Dominion Bank	106

### Top global banks<sup>5</sup>

Rank	Company	Market cap (US\$ B)
1	JPMorgan	353
2	Bank of America	283
3	Ind & Comm Bank of China	273
4	Wells Fargo & Co.	269
5	China Construction Bank	227
6	HSBC	187
7	Agriculture Bank of China	175
8	Citigroup	170
9	Bank of China	153
10	RBC	109

**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.**

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank is a member FDIC. Non-deposit investment products are not FDIC insured, are not deposits or other obligations of City National Bank, its affiliates or subsidiaries, and are not guaranteed by City National Bank. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring customers to City National Bank.

## About RBC Wealth Management

As your wealth manager, we take time to understand your goals and offer comprehensive wealth solutions to help you realize your life vision. We know what's important — the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

## Why investors choose RBC Wealth Management

Clients who want to feel confident that their wealth is being looked after by a responsible financial steward select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

## What you can expect

Our professional wealth managers deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

### Key facts

- Recognized as Top Five global wealth manager by assets<sup>6</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2018)
- More than US\$755 billion in assets under administration and more than US\$521 billion in assets under management worldwide<sup>7</sup>
- Approximately 4,500 financial advisors, private bankers and trust officers worldwide, with approximately 1,800 financial advisors in the U.S.
- Offers some of the very best of thousands of investment products, including many local, regional and international investment opportunities that may not be available from other firms

## A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests — family, business, lifestyle and philanthropy. By taking a holistic approach to all your financial goals, we can help ensure an optimal level of asset management and coordination, while being mindful of tax and estate implications.

### Investment services

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position



## Credit solutions

- Highly skilled credit specialists located in key global financial centers creating customized credit solutions
- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies
- Innovative utilization of credit through trusts to access liquidity

## Comprehensive planning

- Wealth management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate and multigenerational wealth planning

## Cash management

- Access to a comprehensive set of integrated cash management solutions
- Online bill pay and electronic funds transfer
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and ApplePay™
- Cash sweep choices, including FDIC-insured deposits

## Capital Markets

- Premier investment bank, consistently ranked as Top 10 global investment banks from 2011 to 2017, according to Dealogic
- More than 7,300 professionals and support staff operating out of 71 offices in 15 countries
- Over 14,000 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- A focused expertise in alternative assets and commodities

## Professional Trustee services

- More than 100 years' experience as independent, professional trustees
- Multi-jurisdictional planning and cross-border tax awareness
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited and South Dakota Trust Company LLC offer personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options. Both offer estate or trust/estate settlement

## Insurance and annuity services

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

## City National Bank

- Provides sophisticated, high-touch relationship banking products including credit, deposit and cash management services for individual and business clients<sup>2</sup>
- A network of over 70 full service banking offices in Northern and Southern California, Nevada, New York City, Nashville, Atlanta, Washington D.C. and Minneapolis

## 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 ownership 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

## Worldwide capabilities

If you have family members living in more than one country, do business in more than one currency or if international travel is a big part of your life, you may recognize that wealth — and wealth management issues — often transcend domestic boundaries. Beyond our Canadian base, we have offices in American cities from coast to coast as well as a broad global presence in key financial centers throughout North America, the United Kingdom, Europe and Asia.

## It all starts with you

Through your dedicated financial advisor, we deliver objective advice, innovative strategies and customized solutions to help meet your wealth management goals — both for today and for years to come.

For more information, visit [www.rbcwealthmanagement.com](http://www.rbcwealthmanagement.com).

1. As measured by market capitalization as at July 31, 2018.
2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank is a member FDIC. Non-deposit investment products are not FDIC insured, are not deposits or other obligations of City National Bank, its affiliates or subsidiaries, and are not guaranteed by City National Bank. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring customers to City National Bank.
3. As of July 31, 2018. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.
4. 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.
5. As of July 5, 2018. Source: Bloomberg.
6. Scorpio Partnership Global Private Banking KPI Benchmark 2018. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.
7. As at July 31, 2018.

Past performance is not necessarily a guide to future performance and any exposure to multiple currencies may cause additional fluctuation in the value of any investment.

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