

# Professional Trustee Services

RBC Trust Company (Delaware) Limited



Wealth Management

The duties of a trustee can be complex. Enlisting the services of a professional trustee like RBC Trust Company (Delaware) Limited (RBC Trust) will help confirm that your trust will be administered in accordance with your wishes and written objectives. Working with RBC Trust, RBC Wealth Management clients can enjoy the benefits of professional trustee services without giving up the professional investment management they expect and deserve from their financial advisor.

## RBC Trust Company (Delaware) Limited

Chartered in Delaware in 1914, RBC Trust offers personal trust and custody services across the country. RBC Trust is a leader in offering Delaware Trusts, a preferred wealth-building and preservation tool of America's leading families. Today, RBC Trust and its affiliates and owners manage over \$100 billion in assets.

Experience and financial strength form the foundation of a sound financial institution. Equally important is focus, which, when properly defined, produces the greatest productivity and helps protect clients from unexpected risks.

Choose RBC Trust Company (Delaware) Limited as your professional trustee with full confidence in its integrity and professional competence. RBC Trust has served as trustee for thousands of trusts over several generations,

and it remains committed to maintaining the highest standards of fiduciary conduct. With its cumulative experience across multiple disciplines in the financial industry, it has earned a reputation for trustworthiness that you can count on for many more generations to come.

## RBC Trust — trustee and administration services

As a professional trustee, RBC Trust's main responsibility is to interpret and carry out the instructions written in the trust document, impartially and without conflict of interest, while maintaining sensitivity to the needs of all beneficiaries. This may include managing assets to appropriate objectives and distributing income or principal to trust beneficiaries according to the trust document. Full trust services include: complete, automated accounting and record keeping; regular statements listing all account transactions and assets with market value, tax cost basis and estimated income; preparation of the tax return for the trust and of tax information letters to beneficiaries; collecting income and bill paying. You will have an assigned trust administrator working on your behalf.

## RBC Trust advantages

RBC Trust's approach to delivering trust services is through collaboration with your existing financial advisors, which combines the talents and knowledge of your

financial advisor with RBC Trust's nine decades of comprehensive Delaware Trust experience.

RBC Trust delivers trust services through a collaboration that includes:

- You, the client
- RBC Trust
- Your existing financial advisor, and accounting and legal advisors

## RBC Wealth Management — relationship manager and investment management

Traditionally, the professional trustee manages a trust's investment assets. However, when working with RBC Trust, your financial advisor can remain in place as your relationship manager and act as your main contact for questions regarding the investment services for your trust. Your financial advisor will work with you to help you meet your financial needs, review your trust investment portfolio to help meet the established investment objectives, and provide you with sound, current and effective investment advice.

The collaboration between RBC Trust and RBC Wealth Management combines the strengths of two great companies to provide an extensive overall trust and financial services package where you benefit from a combination of expertise, quality, choice and flexibility.

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.

## **How can RBC Wealth Management help?**

We have access to Professional Trustee Services from RBC Trust, which provides trust account management and administration, while you continue to receive the personalized investment management services you've come to expect from RBC Wealth Management.

Talk with your financial advisor today about the benefits of Professional Trustee Services.

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