



# Private Wealth process

## Private wealth process

The following is an overview of the RBC Private Wealth process from beginning to end, so you can understand how all the elements of RBC Private Wealth help you and your family achieve your goals. Your financial advisor follows a planning process that includes working through the 13 wealth management issues with you and your family over time.

## Gathering information

Your family's success begins with a thorough discovery process to gather information about your financial needs, your family, your business circumstances, and your current financial arrangements. Understanding your aspirations and family dynamics, along with access to your important planning documents, enables us to provide you with personalized strategies and solutions.

## Analyzing information

Our process engages RBC Wealth Management® professionals to review your current situation, your family's short- and long-term goals, and develop strategies and solutions to proactively address the wealth management issues important to your family. We have found that proactive collaboration with a team of internal and external professionals leads to innovative solutions.

## Client review

Your financial advisor will lead RBC Wealth Management professionals through a client review, which is an in-depth evaluation of your current financial situation. The client review is conducted to uncover opportunities and identify solutions to help you meet your goals, simplify your life and expand your opportunities. Ultimately, our goal is to ensure that you are taking steps to prepare for the financial future you and the people you care about most want to enjoy.

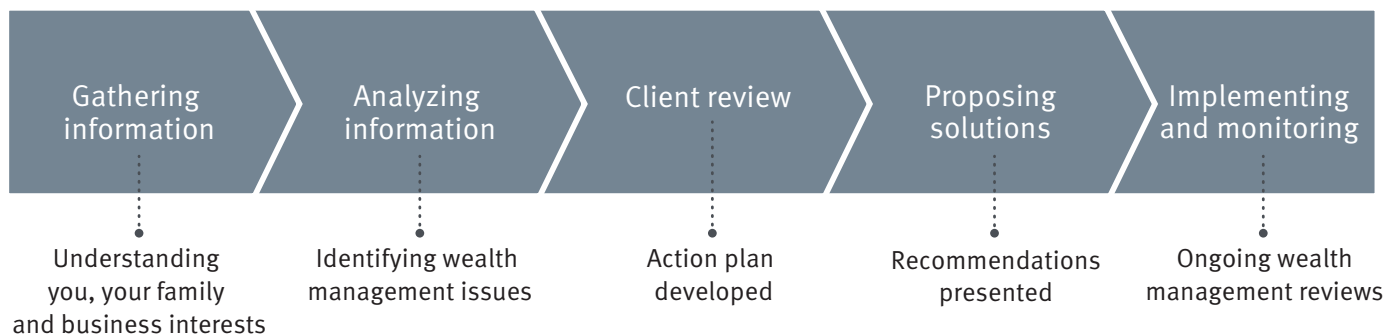
## Proposing solutions

The result of the client review is the generation of innovative ideas to accomplish your goals and the integration of solutions that reflect our best strategic thinking. Our wealth management solutions are as unique as you are. For instance, we have helped families focus on increasing wealth without taking on uncomfortable risk, preserving wealth for children and descendants, and gifting wealth wisely to charity during life as well as through an estate at death. With access to RBC Wealth Management's global resources, our professionals have the flexibility to work with trusted internal and external partners to expand financial opportunities for you.

## Implementing and monitoring

Together with your financial advisor, you will decide the appropriate solutions needed to address your wealth management issues. Over time, we will methodically review and monitor your family's wealth management plan to help ensure it is meeting your objectives and evolves as your needs change.

## The process



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.

## Let RBC Private Wealth work for you

You will benefit from the collaborative relationships, planning expertise and personalized solutions offered through RBC Private Wealth. Every service we provide and every solution we deliver is directed toward helping preserve and enhance your wealth.

We understand the responsibilities and stress that often accompany wealth. By partnering with you to address the financial issues most important to you, your financial advisor will deliver the high level of service you expect and deserve.

RBC Private Wealth is an exclusive program for clients who hold \$5 million or more with RBC Wealth Management. Contact your financial advisor for more information about expanding your opportunities and simplifying your life with RBC Private Wealth.

## Strength you can trust

Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. RBC is among the top 10 largest banks in North America and the top 10 largest banks globally (as measured by market capitalization). It has one of the highest credit ratings<sup>1</sup> of any financial institution (Moody's Aa2, Standard & Poor's AA- and Fitch Ratings AA), and it is consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position. As a result, RBC was ranked as one of the World's Safest Banks 2017 by Global Finance. RBC was also named to the Global 100 Most Sustainable Corporations list (Corporate Knights), and recognized as a financial, social and environmental corporate leader (2018 Dow Jones Sustainability North America Index).

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<sup>1</sup> 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.

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