# Specialized award-winning business advice to help grow your wealth

You trust RBC Wealth Management to help build your personal wealth. Did you know your RBC Wealth Management advisor can also provide you with access to a specialized team who can address your business financial needs?

# Your integrated team

Your RBC Wealth Management advisor and an RBC Royal Bank® Commercial Account Manager can work together to help you optimize your business and personal wealth, seize opportunities unique to you as a business owner, and reduce the specific risks you may face.



# **Your Commercial Specialists**

RBC® Commercial Financial Services provides specialized expertise and advice for all your business financial needs. We have an award-winning national team of Commercial Account Managers with specialization across virtually every industry. They will take the time to understand your business vision, goals, and needs for the future.

When you partner with RBC Commercial Financial Services, you benefit from:

- Industry-specific knowledge and expertise
- Access to products, technology and services associated with a best-in-class banking solution
- A dedicated team for all your business needs from day-today banking to strategic business advice and solutions
- A high level of responsiveness and service you have access to an Associate Account Manager whose primary role is to help you with your day-to-day needs. You always have a "direct line" to someone who knows your business
- The convenience that comes with the largest network of branches, ATMs and financial experts in the country



# A customized approach

Your financial needs are unique and we work with you to fully customize our approach when it comes to managing your business finances. We follow three proven steps to provide you with the best business and financial advice possible.

### 1. Discovery

Our comprehensive discovery process begins with your RBC Wealth Management advisor. We will work with them to understand your overall goals and plans before sitting down with you to get to know your business goals. Our aim is to provide you with a customized financial plan that includes strategies to make your business more efficient and position it for growth.

### 2. Provide specialized advice, products and services

In this stage, we will provide industry-specific advice that aligns with the plan we have established. We will collaborate with other specialists in our network to source the products and services that can best help you achieve your goals for your business.

### 3. Follow-up and regular contact

We are proud of the long-lasting relationships we form with our clients. To that end, we will monitor your success against your goals, make changes where appropriate, and provide ongoing industry information, advice and value. If you decide to make any changes to your plan, we will work with your Wealth Management advisor to ensure your business and personal financial objectives remain aligned and mutually supportive.

# What we can offer you

Depending on the size of your business and the stage it's at, you need different kinds of advice and support. RBC Royal Bank Commercial Account Managers offer a range of services and can help you with:

- Expanding your business internationally
- Managing your business risk
- Your borrowing and credit needs
- Exiting your business
- Purchasing other businesses
- Buying or selling commercial properties
- Managing cash flow
- Employee retention and attraction

## An award-winning team

- #1 in Commercial Banking<sup>1</sup>
- 2013 Best Commercial Bank in Canada (World Finance)
- 2013 Best Trade Bank (Global Finance)
- 2012 & 2013 Best Retail Bank (Retail Banker International)

<sup>1</sup>based on the Canadian Banker's Association market share data as of June 2013

To learn more about how we can help with your business financial needs, please speak with your RBC Wealth Management advisor today.



**RBC Royal Bank** 

