



WHO WE ARE

At RBC Wealth Management® – Private Banking, our collective purpose is to help our clients achieve their goals while relieving them of the ongoing burden of managing their finances. We provide the preferred care and responsive service our clients require through personal relationships, industry-leading professionals and a unique service offering that is constantly evolving to bring our clients the most innovative wealth management solutions available.

We are a team of specialists who act as financial partners of high-net-worth clients, their families and their businesses. We help our clients simplify their banking, manage their assets and take more control over their financial futures.

WHO OUR CLIENTS ARE

Private Banking clients are typically business owners, wealthy families, executives or professionals with \$1 million in investable assets or a net worth of \$3 million. They prefer personal relationships with a trusted advisor and team to dealing with multiple service providers. Each client receives ongoing, tailored Private Banking solutions, created by a dedicated team for a minimum monthly fee.[†]

THE PRIVATE BANKING EXPERIENCE

Your distinctive Private Banking black card represents a promise of the kind of preferred care — we call it the “black card experience” — you can expect as a Private Banking client. First in line to deliver on that promise is your Private Banker, who is supported by a dedicated Private Banking Associate and a Manager of Credit Structures.

A FEW OF YOUR BANKING ENTITLEMENTS

Your Private Banking team can provide you, your family and your business with a full continuum of credit facilities:

- The RBC® Avion® Visa Infinite Privilege⁺ card for Private Banking, available only to Private Banking clients
- A wide variety of fixed-rate term loan borrowing options, and preferred rates on BA and Libor
- Preferred rates on investment services as well as on an expanded selection of term deposits, GICs, T-bills and commercial paper
- Foreign exchange services: foreign exchange credit line, forward contract negotiations
- A family trust or personal holding company account with an initial set of cheques provided

In addition, you can provide your instructions by phone, fax or email to your Private Banking team.

[†] All or a portion of your Private Banking fees may be tax-deductible.



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Private Banking

FINANCIAL LITERACY FOR YOUR FAMILY

As part of our ongoing efforts to meet all of our clients' needs, Private Banking has developed a program designed to help parents teach their children financial literacy at all ages. To receive your copy, please speak with your Private Banker.

Your Private Banker is an accredited financial planner and succession planning specialist, and will give you a complete analysis of your wealth picture. After a review with you and your family, including recommendations to help you achieve your goals, your Private Banker will create your tailored wealth and succession plan and implement it, updating it as your circumstances change.

Many high-net-worth clients use credit to grow wealth, diversify assets and leverage opportunities. You might wish to create personal equity in your company, acquire or diversify investment holdings, purchase real estate, provide financial assistance for family members or consolidate your existing lending. Your Private Banker and Manager of Credit Structures draw from a sophisticated suite of credit solutions to help you take full advantage of immediate opportunities and create a long-term plan to address your needs. You can structure loans through trusts and holding companies through your Private Banker as well.

Depending on your needs, the execution of your wealth management strategy may involve specialists and partners from across RBC Wealth Management — RBC Dominion Securities, PH&N Investment Counsel, Estate and Trust Services — and from our Commercial Banking, International Wealth Management or Capital Markets groups, on an ongoing or as-needed basis. All necessary arrangements will be made on your behalf through your Private Banking team, and your advisors will meet with you in the comfort of our Private Banking offices, or at another location convenient for you.

EARNING YOUR BUSINESS AND SAFEGUARDING YOUR WEALTH

We work to continually earn your business through an ongoing client feedback loop about your wants and needs and a commitment to providing responsive, relevant wealth management products and services. And you can rest easy knowing that your wealth is stewarded under the 12th largest bank globally based on market capitalization, with operations in 44 countries (as of May 20, 2014). We have maintained our excellent credit rating throughout volatile markets (Moody's Aa3, S&P AA-, Fitch AA), and we keep a strong balance sheet through proactive risk management and strong cost management discipline.

FOR MORE INFORMATION

To learn more about Private Banking's tailored service or for a confidential review of your needs, please contact a Private Banker or visit our website at www.rbcwealthmanagement.com/privatebanking.

CANADA'S TOP PRIVATE BANK — FOR THE SEVENTH YEAR IN A ROW

The 2014 *Euromoney* Private Banking and Wealth Management Survey has once again named RBC Private Banking number one among all domestic and international private banks in Canada, for the seventh consecutive year. The highly regarded survey is known as the "peers poll" of the wealth management industry, representing feedback from wealth advisors worldwide about the companies they believe to be the top providers.

The survey further acknowledged RBC's unparalleled leadership in Canada with top rankings for servicing high net worth clients in the \$1 – \$10 million and \$10 – \$30 million ranges, and ultra high net worth clients with assets greater than \$30 million. These are in addition to a number of category wins including Range of Investment Products and Corporate Advisory for Private Banking Clients.



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When providing financial planning services, or engaging in any mutual fund related activities, Private Bankers are acting on behalf of Royal Mutual Funds Inc. Products and services such as GICs, personal and business banking, loans, and credit are products provided by Royal Bank of Canada. Royal Mutual Funds Inc. and Royal Bank of Canada are separate legal entities that are affiliated. Certain services may be provided by companies under RBC Wealth Management. Royal Mutual Funds Inc. is licensed as a financial services firm in the province of Quebec.

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