

IS A GROUP SAVINGS PLAN RIGHT FOR YOUR ORGANIZATION?

Industry leaders understand the importance of building and maintaining a strong team. They know that among the biggest challenges affecting any organization is high employee turnover.

Through ongoing benefits like group savings plans, employers offer a tangible way to help employees, who will appreciate the concern shown for their well-being and will be less inclined to search for alternative employment.

WITH A GROUP SAVINGS PLAN, YOU CAN:

Deepen your employee loyalty

Our group savings plans offer personal, advice-based investment planning to help your employees identify and reach their goals — an ongoing process that can help attract and retain long-term employees and motivate greater productivity.

Minimize plan administration

Our support structure is designed to reduce the time and effort you spend managing your plan. We will work with you to build and maintain your program, leaving you free to concentrate on your business. And through ongoing consultation your plan can continue to add value as it matures.

For more information please contact
your Investment Advisor today.



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GROUP SAVINGS PLANS

YOUR EMPLOYEE BENEFITS PROGRAM

Professional Wealth
Management Since 1901



YOUR ONE-STOP SOLUTION

A group savings plan — such as a Group Retirement Savings Plan — is an ideal way to help you build and retain a healthy work force. And with the help of our team of professionals, you can maximize the benefits your employees will experience, while letting us manage most of the administration.

GROUP SAVINGS PLAN EXPERTISE

To ensure you get the expertise you need, we work with the Group Financial Services team, which currently administers over 4,000 group savings plans that provide benefits for more than 150,000 employees.

PROFESSIONAL WEALTH MANAGEMENT

At RBC Dominion Securities®, we have been helping individual and corporate clients achieve their financial goals since 1901. Today, we are Canada's leading provider of wealth management services.

For more information about establishing a group savings plan for your organization, contact your Investment Advisor today.

Did you know?

Managing talent is one of the most critical human resource challenges worldwide and it will remain at the top of executives' agendas in every region and industry for the foreseeable future.

According to the new study¹ by Boston Consulting Group, the global workforce is aging and demand for talent is increasing.

¹ Creating People Advantage: How to Address HR Challenges Worldwide Through 2015 – May 2008.

² Additional requests beyond standard administration and support services may incur a fee. See our fee schedules for details.

FEATURES AND SERVICES

DEDICATED SUPPORT

Our team of experts makes it easy to navigate your group savings plan. Our toll-free Expert Advice Centre is available to help address any questions you may have — whenever you have them.

NO FEES

We offer our group retirement and investment plans at no cost to you, while your employees invest in competitively priced investment solutions. Deferred Profit Sharing Plans (DPSPs) charge a nominal annual administration fee to establish and maintain.²

PLAN REPORTING AND ANNUAL REVIEW

Ongoing management reporting and interaction with our team of professionals will help ensure your plan is meeting the goals you set for it.

VALUE-ADDED SERVICES

We look for ways you can offer your employees additional benefits like information or education on executor services, our retirement planning process, group banking services and more.

WHAT YOUR EMPLOYEES GET

ADVICE

We provide each of your employees with one-on-one consultation to help them make the right choices for their individual situation and financial needs.

CHOICE IN SERVICE

Your plan members select the RBC service partner that's right for them:

- › RBC Dominion Securities: Sophisticated range of investment options
- › RBC Royal Bank: Savings deposits, GICs, and RBC Funds
- › RBC Direct Investing™: Self-serve option

EDUCATION AND COMMUNICATION

Our team of experts provides seminars and educational material on a full spectrum of topics, including investing, mortgages, will and estate planning and more.

ENHANCED COMPENSATION

If you select a matching contribution program, your employees receive a tangible financial benefit they will notice immediately.

