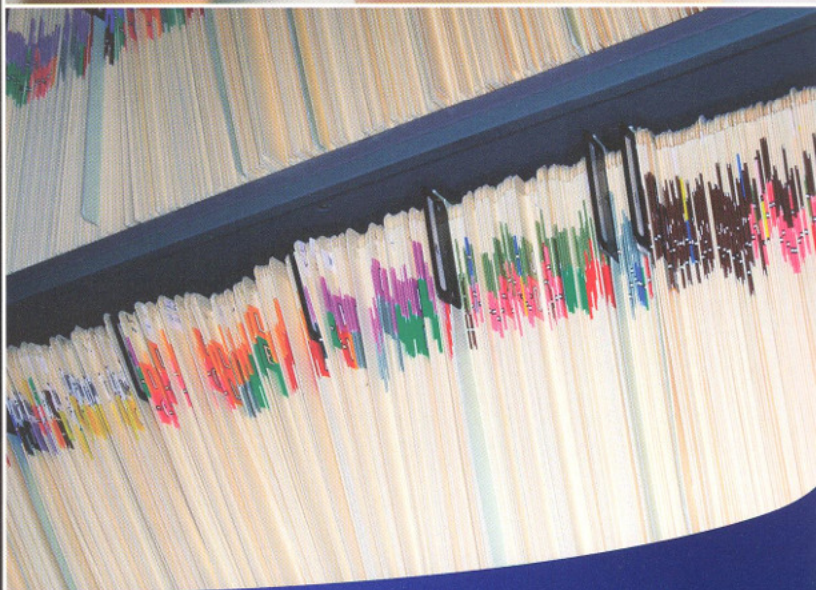
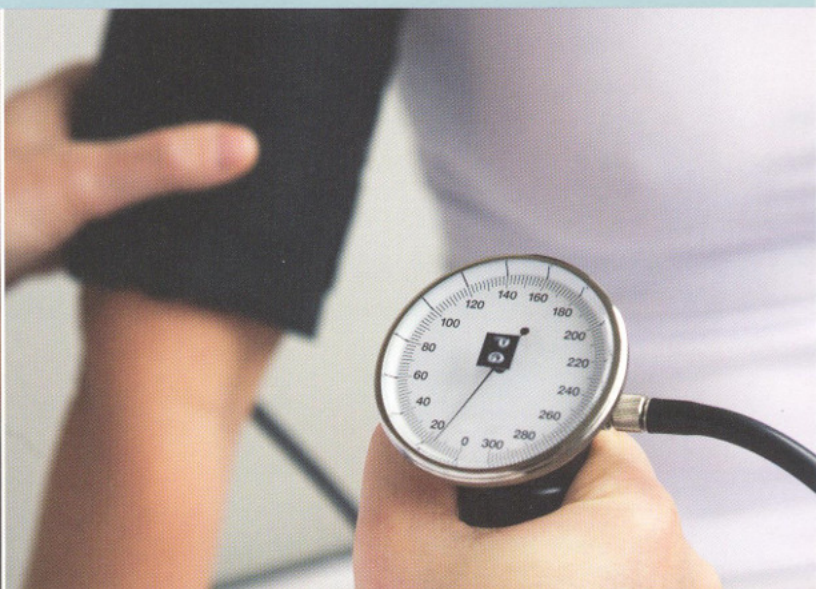


Commercial Financial Services

# Financial services for doctors



RBC Royal Bank®





## The medical field is evolving and your practice is too

Your care and the way it is delivered has most likely changed in recent years, yet we recognize that the biggest factor in attracting and retaining patients is you – your treatment and the environment of empathy and confidence that you create.

With the average hospital stay getting shorter, growth in day surgeries and an increase in outpatient visits to doctors' offices, new models of health care are developing. Many of these approaches have created a greater need for new and updated equipment. The high cost of these new technologies, combined with only modest growth in government funding places an increased importance on practice financial

management. Many medical practices are seeking greater administrative efficiency as they manage escalating labour, supply and insurance costs.

Whatever stage you are at in your medical career, RBC® has account managers who work with medical professionals every day and can offer advice and support to help you succeed.

### Account managers who have done their rotations

There is a lot more to running a medical practice than looking after patients. In addition to the medical skills you bring to your patient relationships, you need to look after every other

### Creating a healthy practice every step of the way

Your challenge	Your need	How RBC can help
After a lengthy and expensive education period, you are now ready to practise but require financial assistance and advice.	Join an existing practice or Start a new practice	<ul style="list-style-type: none"> <li>■ Explore your options and access expert advice from your account manager who understands the medical field.</li> <li>■ Obtain flexible financing options tailored to your needs, whether you are starting from scratch or building from a well-established practice.</li> <li>■ Protect the equity you are building in your practice by insuring your loans against loss of life or disability.</li> </ul>
Staying up to speed with new procedures and the investment in equipment they might require.	Upgrade equipment	<ul style="list-style-type: none"> <li>■ Purchase the equipment you need with a lease or loan.</li> <li>■ Explore your options and receive advice regarding the lease vs. buy decision.</li> </ul>
Managing your practice's human resources, payroll and finances is important, but it is taking you away from what you do best – taking care of your patients.	Simplify office management	<ul style="list-style-type: none"> <li>■ Get access to account information 24/7 with online banking.</li> <li>■ Simplify the management of your cash flow with our industry leading suite of secure online cash management services.</li> <li>■ Easily administer your payroll through ADP® to reduce errors and save money.</li> <li>■ Accept credit and debit cards for your patients' convenience by utilizing a web-based point of sale solution, provided by Moneris Solutions®, that plugs directly into your existing PC.</li> </ul>
Your rent is rising, or your need for space is growing and you are considering purchasing your own building or relocating your practice.	Purchase premises	<ul style="list-style-type: none"> <li>■ Finance your real estate with a commercial mortgage or term loan.</li> <li>■ Finance upgrades and leasehold improvements with a lease or term loan.</li> </ul>
Your personal and practice finances are closely knit and you need a bank that understands how they interact.	Have a single point of contact for your personal and practice's financial needs	<ul style="list-style-type: none"> <li>■ Deal with one account manager who will act as your quarterback to connect you with wealth management services, investments and estate planning.</li> <li>■ Access deposit accounts specifically designed for professionals.</li> </ul>
With a shortage of doctors in Canada, you worry about the legacy of your practice and the care of your patients.	Plan for retirement	<ul style="list-style-type: none"> <li>■ Get the tools, resources and financial advice you need from your account manager who can offer support throughout all the various stages of your succession and retirement planning process.</li> </ul>





aspect of your practice – from equipment purchases to cash flow management. RBC account managers have been helping medical professionals manage the complexities of running their practices for many years. We'll work alongside you to maximize your practice's performance.

RBC specialists bring our resources and expertise to your practice. Whether you are considering issues related to practice financial management or a credit solution for a new piece of equipment, your account manager has the expertise to make your decisions simpler.

### Practice financial management

Managing a successful practice takes time. Time that you could be devoting to your patients. In the past few years, efficient practice financial management has become one of the most important factors of success in your industry. With an increasing demand on you to keep up with current research, new materials and the management of a service business, the need for organized systems and administration is essential to your practice's success.

Your RBC health-care professionals specialist and their team can provide you with advice and flexible solutions on everything from managing cash flow to commercial mortgages and leasing options. Your account manager is your main point of contact at RBC, and knowing the value of your time, will accommodate your schedule to meet your needs. Whether before, during or after business hours, we can meet with you at your practice or at a local RBC branch.

### What your peers have to say about RBC

"RBC is highly professional and is very responsive to my needs. The personalized approach at RBC and creative solutions customized to my needs are unique. I would highly recommend their services to my colleagues."

Dr. Kranemann  
Toronto, ON

"We made significant leasehold improvements and purchased costly new radiology and MRI equipment over several months. We needed a line of credit and a loan. RBC did more than give us access to financing at a good rate, they took charge of the follow-up with the suppliers to coordinate payment with speedy deliveries."

Manon Roy  
General Manager  
Écho-Médic & Réso-Médic  
Laval, QC

"There was another bank in competition to get our account for the opening of our medical spa. Our account manager read our business plan and took a lot more from it than the other bank. I would definitely recommend RBC. They understand what it is to deal with doctors."

Dr. Owers  
Coquitlam, BC



To locate an RBC account manager specialized in serving the needs of health-care professionals, visit us at [rbccroyalbank.com/doctors](http://rbccroyalbank.com/doctors)

■ Or call 1-800 ROYAL® 2-0 (1-800-769-2520) to contact a local RBC Royal Bank Business Banking Centre



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