Welcome to Private Banking

Wealth Management
Private Banking

At RBC Wealth Management, Private Banking, our greatest strengths are cultivating relationships based on a deep understanding of our clients' needs, and creating strong ties to our RBC partners in Canada — and around the world.

Our services are designed for business owners, wealthy families, executives and professionals who prefer to work directly with a trusted advisor and team that understands their desire to leave a legacy and grow more than wealth. Through your Private Banker, you're conveniently connected to a network of professionals throughout RBC, including specialists in discretionary and non-discretionary investing, estate planning, trust structures and more – all based on your personal needs and circumstances.

Your Private Banking team

RBC Wealth Management, Private Banking raises the bar for service and expertise that you can expect from your Private Banking team.

- **A dedicated team approach.** We work closely with you and carefully selected specialists to develop unique solutions.
- **Customized advice.** Our tailored advisory process allows us to better understand your current and future needs, and ensures the advice you receive is appropriate for your circumstances.
- **Service.** We deliver dedicated, personal service to streamline all of your financial needs.

You'll have a dedicated Private Banking team behind you to provide a personalized approach to wealth management and planning for you and your family. Each Private Banking team consists of a Private Banker, serving as a your primary relationship manager, that focuses on gaining a deep understanding of your specific needs; a team of Associates who will work with you to address your everyday banking requirements; and a Manager, Credit Structures, who, with support from a team of credit professionals, will build customized credit plans to support your personal and business goals. Because each team serves only a limited number of families, you can count on personalized planning, advice, responsive service and attention to detail with a tailored monthly fee.

A collaborative approach to wealth planning

Your Private Banker has a key role as part of your trusted advisor network, and will partner with RBC specialists to form a team of internal and external professionals working on your behalf, while you focus on what matters most.

Your relationship begins with an initial "deep discovery" consultation – a process by which we seek a complete picture of you, your family and your business to better understand your needs and goals, and to learn what matters most to you. From there, we identify your banking and lending requirements, business requirements and overall wealth management needs — today and into the future. We then recommend appropriate tax, estate and financial planning strategies, business owner planning and financial literacy education, as needed.

Our RBC Wealth Management partners

Working together to serve Private Banking clients

It's not about meeting your expectations, but exceeding them

As a client of RBC Wealth Management, Private Banking, you have access to a wide range of RBC Wealth Management partners and services through your Private Banking team.

RBC Wealth Management Services

The RBC Wealth Management Services team, a cross-country group of over 200 financial, tax, estate and business owner planning experts, includes:

- Financial Planning Specialists to help develop financial plans
- Estate and Trust Advisors, providing guidance on Wills, Powers of Attorney and other estate planning strategies
- Estate Planning Specialists, who provide advice on insurance, disability and other estate protection solutions
- High Net Worth Planning Specialists, who advise clients with above average financial assets on matters specific to their situation
- Business Owner Specialists, dedicated to wealth planning for business owners

RBC PH&N Investment Counsel

RBC PH&N Investment Counsel is one of Canada's largest and most respected investment counselling firms, working exclusively with high-net-worth individuals and families, private foundations, trusts and corporations.

The firm's accredited Investment Counsellors actively monitor and manage your investments, guided by a strategy developed with, and approved by, you. Not only do you benefit from your Investment Counsellor's ability to take immediate advantage of changing market conditions, but you also have access to specialty investment vehicles and expertise not normally available to private investors.

RBC Dominion Securities

RBC Dominion Securities' services are designed for clients with complex financial affairs who require professional assistance managing their investment assets. The firm's 1,400+ Investment Advisors work with individuals, families, businesses, charitable foundations and other organizations to build on and preserve wealth through sound financial planning and trusted investment advice as part of a complete wealth management plan.

Today, with more than 400,000 clients across Canada, and over $230 billion in assets under administration, RBC Dominion Securities is Canada's leading full-service investment and wealth management firm.

Using credit strategically as a wealth management tool

Your distinctive black client card represents more than an account agreement — it's a commitment to what we will provide to you every day.

Credit is a foundational component of wealth management planning and many high-net-worth clients use borrowing to build their wealth, diversify assets and leverage opportunities. These investment opportunities often include cross-border or investment real estate, primary or vacation property purchases, private equity investing, and diversification of an investment portfolio or liquidity support among others.

Together with your Private Banker, your Manager Credit Structures can develop a long-term plan to address your credit needs. Beginning with a complete personalized financial analysis, your credit solutions may include standard retail credit solutions, including credit cards or mortgages, or complex credit such as holding companies, single stock or structured tax deals.

These solutions include:

- Lending to holding companies and trusts
- Lending to complex holding companies, management corporations and professional corporations
- Marketable securities lending — daily monitoring, concentrated stock lending
- Insurance policy lending
- Fixed rate financing with specialized borrowing options (e.g. BAs/Libor)
- Interest rate swaps
- Letters of credit
- Foreign exchange credit lines
- Revolving credit facilities

A proactive, well-thought-out credit strategy can be an integral part of every comprehensive wealth plan, and adaptable credit facilities can be made available when needed.

A suite of Private Banking services, tailored to you

In creating your banking package, your Private Banking team takes a "household" view of your overall financial picture to provide the services you and your family require.

Equipped with the Private Banking black client card, which automatically identifies you as a preferred client in any RBC branch, you are entitled to:

- A daily cash withdrawal limit of $3,000, $5,000 point of sale and $3,500 third party payment
- The RBC Avion® Visa Infinite‡ Privilege *for Private Banking*, available exclusively for clients of RBC Wealth Management, Private Banking
- Access to short-term cash management solutions with competitive rates for personal, trust and HoldCo accounts, with an expanded selection of term deposits, GICs, T-bills and commercial paper
- Personalized bank account options: primary personal operating accounts, a personal holding company or a family trust account with initial personalized cheques included
- U.S. account options for simplified cross-border banking
- Foreign exchange services, mobile & online banking, Interac‡ and email money transfers

‡Available at a reduced annual fee, billed separately

The RBC Avion Visa Infinite Privilege *for Private Banking*

Designed exclusively for high-net-worth clients of RBC Wealth Management, Private Banking, the RBC Avion Visa Infinite Privilege *for Private Banking* gives you access to:

- Enjoy an accelerated earn rate: 1.25 RBC Rewards points for every dollar in purchases charged to your card
- More choice for redemptions — Avion Travel Redemption Schedule, Online Booking and an enhanced Payback with Points program
- Exclusive benefits: 24/7 priority client services and Visa Infinite Privilege Concierge; VIP service at select airports, including complimentary global lounge access and fast tracked security
- Enhanced welcome bonus
- Exclusive to RBC Avion Visa Infinite Privilege *for Private Banking* (only available to Private Banking clients), CWT Personal Travel Advisors (100 RBC Rewards points equals $1.50 for flight redemptions and $1 for all other travel redemptions)

Passing on smart money skills to the next generation

The money skills we learn at a young age often stay with us for life. With financial literacy for your children, we help our clients ensure the next generation starts their financial life on the right foot.

Whether your children are under 10 and learning to save, entering their teenage years or heading off to university, your Private Banking team is here to help provide one-on-one sessions and useful information on finance.

With a separate parents' overview guide, tips for young kids to start saving, spending and sharing, teen budgeting basics, the ABCs of credit and an introduction to investing, our guides bring useful tools and easy to understand information to young people of all ages.

About RBC

RBC is Canada's largest bank, and one of the largest banks in the world, based on market capitalization. We're also one of North America's leading diversified financial services companies, and provide personal and commercial banking, wealth management, insurance, investor services and capital markets products and services on a global basis. Our diversification by business and geography contributes to consistent performance and growth opportunities, and our employees collaborate across businesses and geographies to ensure our clients benefit from the full breadth of RBC's unmatched capabilities, advice and solutions.

RBC is considered one of North America's leading corporate citizens, based on a longstanding reputation and wide range of programs and policies that reflect our values and are embedded in business segments and functions across the company.

We believe that corporate citizenship is about integrity, business ethics and responsible governance.

RBC Wealth Management awards

RBC Wealth Management is one of the world's top 10 largest wealth managers, offering the discipline, strength and stability of RBC, Canada's largest bank. Recent industry awards have recognized us for our client service, global stability and overall strength.

Best Private Banking Services Overall (Canada) – Euromoney 2018

For the 11th year in a row, the 2018 Euromoney Private Banking and Wealth Management Survey has once again recognized RBC Wealth Management for providing Best Private Banking Services Overall among domestic and international private banks in Canada, a category that takes into consideration relationship management, privacy and security, and a range of advisory and investment services.

#1 Canadian Private Bank – The Banker & PWM Global Private Banking Awards

For the sixth consecutive year, RBC Wealth Management was awarded Best Private Bank in Canada by The Banker & PWM Global Private Banking Awards. Determined through a rigorous qualitative and quantitative industry-reviewed judging process, the firm also won Best Initiative of the year in relationship management (North America).

Top Five Global Wealth Manager – Scorpio Partnership Global Private Banking Benchmark

In 2017, RBC Wealth Management was recognized once again as the world's fifth-largest global wealth manager in Scorpio Partnership's Global Private Banking Benchmark, an annual survey of the global wealth industry and a leading assessment of the health and wealth of the world's wealth management sector worldwide.

[1] As at November 30, 2017. Visit www.rbc.com/aboutus for the latest information.
[2] Corporate Knights, January 2017

We look forward to introducing you to all the advantages that Private Banking offers, and creating a plan that helps you live a fulfilling, purposeful life with returns that are more than financial.

For more information about RBC Wealth Management, Private Banking, or to arrange a confidential review of your banking and wealth management needs, please contact a Private Banker near you, or visit www.rbcwealthmanagement.com/privatebanking

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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