



Wealth Management
Private Banking

Who we are

We are a team of specialists who act as financial partners for 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.

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.

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.

Tailored solutions for Private Banking clients

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

- 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 cash management solutions as well as on an expanded selection of term deposits, GICs, T-bills and commercial paper
- Foreign exchange services: preferred foreign exchange rates, forward contract negotiations
- A family trust or personal holding company account

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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.

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. 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 10th-largest bank globally based on market capitalization, with operations in 37 countries (as of November 9, 2017). We have maintained our excellent credit rating throughout volatile markets (Moody's Aa3, S&P AA-, Fitch AA, DBRS AA), and we keep a strong balance sheet through proactive risk management and strong cost management discipline.

Canada's top private bank — for the tenth year in a row

The 2017 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.

To learn more about Private Banking's tailored service or for a confidential review of your needs, please contact the Regional Vice President in your area who will introduce you to a Private Banker.

| RVP Name | Region | Phone | E-mail address |
|----------------------|---------------------|--------------|------------------------------|
| Michelle Duke | British Columbia | 604-665-0305 | michelle.duke@rbc.com |
| Jeff Young | Alberta | 403-292-3052 | jeff.young@rbc.com |
| Rod Whitfield | Manitoba & Sask. | 204-988-4164 | rod.whitfield@rbc.com |
| Greg Belanger | SW Ontario | 905-849-4510 | greg.belanger@rbc.com |
| Christina Dorey-Gray | Toronto | 416-974-4311 | christina.dorey-gray@rbc.com |
| Jennifer Muir | Greater Toronto | 905-897-8301 | jennifer.muir@rbc.com |
| Luis Lopez | International | 416-974-3898 | luis.lopez@rbc.com |
| Louise Summers | Ottawa & NE Ontario | 613-564-2929 | louise.summers@rbc.com |
| Rosie Caputo | Quebec | 514-874-6873 | rosie.caputo@rbc.com |
| Tracy Saarloos | Atlantic | 902-421-5515 | tracy.saarloos@rbc.com |