



Wealth Management  
Private Banking



# Integrated wealth management planning for you and your family

RBC Wealth Management, Private Banking is uniquely positioned within RBC® to offer not only top-quality banking and credit solutions, but also comprehensive wealth management services to help you achieve your goals while relieving you of the ongoing day-to-day burden of managing your finances.

Through your Private Banking team, you are entitled to ongoing, tailored solutions.

## Our clients

Private Banking clients are typically business owners, wealthy families, executives or professionals with \$1 million or more in investable assets, or a net worth of more than \$3 million. Through your Private Banking team, you are entitled to ongoing, tailored solutions for a minimum monthly fee.

## A team approach to integrated wealth management

Your Private Banking team also consists of a Manager Credit Structures who, with support from a team of credit professionals, will work with you to review your complete financial picture and build customized credit plans to support your personal and business goals. As a Private Banking client you have access to a dedicated team of Private Banking Associates who will work with you to assess your needs, providing advice and solutions to ensure your everyday banking requests are handled in the most convenient and efficient manner.

Together, this team provides the preferred care and responsive service you require through personal relationships, industry-leading professional partnerships and a unique

service offering that is constantly evolving to bring you the most innovative wealth management solutions available.

## Putting the pieces in place

When the many facets of your family, career and personal life are competing for your time and attention, your Private Banking team is there to keep a watchful eye on your overall wealth management strategy.

## Giving young people a head start on financial independence

Smart financial skills are learned early in life, when the basic concepts of spending, saving and donating to charity begin to take root.

To help our clients and their families ensure the next generation is financially savvy, we have developed *Financial literacy for your children*, a guide designed to help parents teach financial literacy to their children – whether they are six years old or in their twenties. To receive your copy, please speak with your Private Banker.

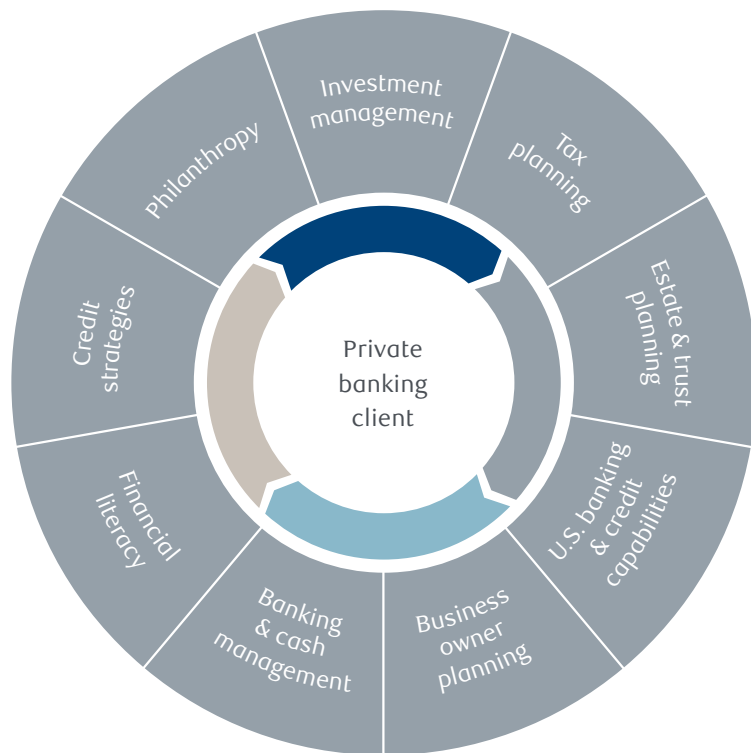
It all begins with a “deep discovery” discussion to determine your personal and financial needs and goals. Because reaching your goals often requires an interaction of strategies that minimize taxation, provide sufficient retirement income, safeguard your wealth and provide for the effective transition of assets between generations, your Private Banker will collaborate with specialists throughout RBC to create a customized wealth management strategy that encompasses financial planning; Will and estate structuring and advice; investment management; tax, retirement and business succession planning; and philanthropic services.

To simplify and integrate all of your RBC relationships, your Private Banker remains your key point of contact.

### A full continuum of sophisticated credit services

For clients who wish to use credit as a wealth management tool – one that can help them take full advantage of business and investment opportunities as they arise or pursue real estate acquisitions with confidence – a proactive, well-thought-out credit strategy is an integral part of every comprehensive wealth plan.

Your Private Banking team can provide you, your family and your business with a full continuum of credit facilities. Your credit package may begin with an RBC mortgage plus our RBC Avion® Visa Infinite Privilege<sup>‡</sup> card for Private Banking, but will expand to include any of a complete range of sophisticated facilities – banker’s acceptances (BA) and investment lending, lending to a holding company, LIBOR or interest rate swaps, for example – depending on your immediate or future needs and opportunities.



### Best Private Banking Services Overall (Canada) – Euromoney 2018

For the eleventh 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.

Contact a Private Banker for more information and a confidential review of your banking, credit and wealth management needs at [www.rbcwealthmanagement.com/privatebanking](http://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. ® / ™ Trademark(s) of Royal Bank of Canada. RBC Wealth Management is a registered trademark of Royal Bank of Canada. © Royal Bank of Canada 2020. All rights reserved. ‡ All other trademarks are property of their respective owner(s) and are used under licence, if applicable. 20\_14939\_008 47149 (03/2020)