



# Expert resources to meet your wealth management needs

RBC Family Office Services



Wealth  
Management

# The RBC Family Office Services team



Much of the expertise you would normally expect to find only at a family office is now available through your RBC® advisor. By drawing on the RBC Family Office Services team of highly accredited lawyers, accountants and financial planning professionals, we are able to deliver the level of integrated wealth management expertise previously available only to the most affluent families.

## Financial planning

- Develop a comprehensive financial plan that includes projections to determine if you are on track to meet your goals such as retirement, estate and risk management
- Help you take a financial planning approach related to every financial decision that impacts your life

## Taxation

- Recommend strategies to help reduce your family's tax burden
- Discuss strategies to minimize tax through structures such as family trusts, holding companies and insurance
- Provide specific corporate and personal tax planning strategies for business owners

## Business succession planning

- Discuss strategies to effectively transition from your business in a tax-effective manner
- Identify the missing elements of your succession plan and provide strategies and solutions to fill the gaps
- Assist in implementing an Individual Pension Plan for you or your key employees as part of your succession plan
- Assist in providing you with an overall financial plan and contingency plan as part of your business succession plan

## Charitable giving

- Help you determine which charitable giving strategies are most suitable for you based on your objectives
- Assist you and your family in implementing a charitable foundation to minimize tax and leave a lasting legacy

# Personalized guidance to meet the broad range of your wealth management needs





## Education savings

- Provide you with strategies and a variety of options to fund your children's or grandchildren's education in the most tax-effective manner
- Through a financial plan, determine the required annual savings to meet your education funding goals

## Estates and trusts

- Provide tax-efficient strategies to transfer your wealth to chosen beneficiaries
- Review your current Will and provide Will and estate planning recommendations consistent with your objectives
- Help you determine which trust solutions may be appropriate for you based on your family situation and your objectives

## Insurance

- Assist you in analyzing the need for insurance to provide for your loved ones in the event of a disability or death
- Deliver creative insurance strategies to minimize tax, maximize your estate, increase retirement income or create a legacy

## Retirement

- Help you determine strategies and techniques to meet your retirement income goals
- Provide you with strategies to maximize your after-tax retirement income

## Holding companies

- Provide creative strategies relating to your holding company that minimize tax during your lifetime and maximize your estate

- Provide robust, consolidated financial reporting to corporations owning significant investment portfolios and seeking professional administration

## U.S. and international

- Provide you with information and strategies on U.S. tax and estate planning related to issues such as purchasing U.S. properties, moving to and from the U.S., and U.S. citizens living in Canada
- Discuss international planning strategies and issues of owning foreign assets and having family members located outside of Canada

## Financial education

- Offer individual and family consultations to discuss earning and saving, investing, and planning at all life stages
- Provide educational tools and resources to help you and your family members build strong financial management skills



## The RBC Family Office Services team

### Strategies

When you meet with a member of the RBC Family Office Services team, they will work with you and your advisor to understand your personal goals. Drawing on the depth of experience that members of this team have developed as financial, taxation and legal professionals, we are able to present strategies that are appropriate for your personal situation. Reaching your goals often requires a mix of strategies that minimize taxation, provide sufficient retirement income, safeguard your wealth and facilitate the effective transition of assets between generations.

### Solutions

RBC Family Office Services team members will work with you and your advisor to turn proposed strategies into actionable solutions. Leveraging the experience and knowledge of both your advisor and members of the team, we can assist in determining which solutions can best allow you to reach your family's goals.

### Implementation

Your advisor will work with your own tax and legal advisors and members of the RBC Family Office Services team to effectively execute the strategies and solutions that will help you in reaching your personal goals and bringing you peace of mind.



## Your unique financial situation requires personalized guidance

Whether your goals include converting the equity in your business into an enhanced retirement benefit, planning for your children's or grandchildren's expenses or leaving a family legacy, RBC Family Office Services team members can provide guidance and suggest strategies to help you achieve your goals in a tax-efficient manner. Your RBC advisor can build on these strategies by suggesting potential solutions, which can then be implemented in coordination with your own tax and legal professionals.

The professionals within RBC Family Office Services will work with you and your RBC advisor to help meet your goals and uncover opportunities for you. Some examples of the situations in which we can help are:

- Business owners who need help managing their personal, holding company and business financial assets
- Professionals requiring assistance in structuring their affairs to both safeguard assets and minimize taxes
- Successful executives looking to grow and protect their wealth
- Individuals looking to balance their current needs with a savings strategy that will help them achieve their long-term financial goals
- Retirees requiring strategies that will maximize their income after taxes while preserving their capital for the long-term
- Families looking to efficiently transfer accumulated wealth to the next generation
- Parents and grandparents looking to fund the educational and living costs of their offspring in a tax-efficient manner
- Business owners looking to tax-effectively transition their businesses
- Charitably inclined individuals wanting their donations to provide maximum long-term benefit and value
- Individuals with U.S. and international connections requiring specialized tax and estate planning assistance

For more information on your wealth management needs,  
speak with an RBC advisor or visit [rbcbwm.com](https://rbcbwm.com).



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