

Solutions and services overview



Wealth Management

Investments

- Mutual funds
- Stocks and bonds
- Managed accounts
- Alternative investments
- Options
- Exchange-traded funds

Retirement solutions

- Individual retirement planning, including annual traditional and/or Roth IRA contributions, conversion to Roth IRA opportunities, navigating rollovers from employer-sponsored retirement plans and customized withdrawal strategies that are tailored to your retirement lifestyle
- Employer-sponsored retirement plans, including employer-sponsored IRAs (SEP and SIMPLE IRAs), defined contribution plans (401(k), owner only 401(k), 403(b), profit sharing plans, ESOP), defined benefit plans (pension and cash balance plans) and non-qualified deferred compensation
- Retirement income planning

Portfolio research

- Equity
- Fixed income
- Money manager
- Mutual fund

Cash management solutions

- Cash sweep options with competitive rates

- Cash management accounts
- RBC Visa® Platinum Debit Card
- Banking services (check writing, online bill pay, ACH)

Credit and lending

- Securities-based lending

Education savings

- 529 plans
- Custodial accounts (UGMA and UTMA)

Insurance and annuities

- Term, universal life, variable universal life and survivorship life insurance and whole life
- Disability insurance
- Long-term care insurance; traditional and asset-based
- Variable, fixed, fixed index, single premium immediate and deferred income annuities

Banking and lending offered through City National Bank¹

- Personal and business loans and lines of credit²
- City National Visa® personal and commercial credit cards³
- Residential mortgages and home equity lines of credit⁴
- Trust services⁵
- Personal and business deposit accounts
- Equipment financing⁶
- Treasury management

Trust and estate planning services⁵

- Professional trustee services
- Revocable and irrevocable trusts
- Generation-skipping transfer trusts
- Dynasty trusts
- Charitable giving
- Donor-advised funds

Executive services and employee solutions

- Deferred compensation and insurance solutions
- Restricted securities transactions, liquidity, execution, reporting and processing; proactive block sales
- Liquidity strategies for large blocks of concentrated holdings
- Net unrealized appreciation strategies
- Affiliate trading programs (10b5-1 plans)
- Buy-sell agreements and key person funding

Corporate services


- Investment banking services including equity and debt underwriting, IPOs, private placements, private investment in public equities and lending
- Employer-sponsored retirement plans
- Institutional consulting services and fiduciary services

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- Corporate share repurchases
- Hedging and monetization strategies, tax efficiency and asset protection
- Directed share programs

Securities-based loans involve special risks and are not suitable for everyone. You should review the provisions of any agreement and related disclosures, and consult with your own independent tax and legal advisors about any questions you have prior to using securities-based loans or lines of credit. Additional restrictions may apply.

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