

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
- Retirement income planning
- Employer-sponsored retirement plans

Portfolio research

- Equity
- Fixed income
- Money manager
- Mutual fund

Cash management

- Cash management accounts
- RBC Visa® Platinum Debit Card
- RBC online bill pay
- Check writing
- Cash sweep options

Credit and lending

- Securities-based lending
- Commercial real estate¹

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 Bank²

- Personal and business loans and lines of credit
- City National Visa® personal and commercial credit cards³
- Residential mortgages and home equity lines of credit
- Trust services
- Personal and business deposit accounts
- Equipment financing⁴
- 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

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

- Employee stock plan consulting and implementation, including online administration and execution for public and private companies
- 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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