

Strength you can trust



Wealth Management

Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

Key facts

- Chartered in 1869
- Approximately 88,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of the world's leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

Among the world's best

- Top 10 largest bank globally¹ as measured by market capitalization, with operations in 29 countries
- Earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- RBC ranked #2 in the global "Top 100 Most Diverse & Inclusive Companies" in the 2021 Refinitiv Diversity & Inclusion Index
- Acquired City National Bank in 2015, to offer private and business banking solutions and meet a broader range of clients' financial needs in the U.S.²

Canada's leading financial institution

- Largest bank in Canada, with over US\$1.8 trillion³ in total assets and a Common Equity Tier 1 capital ratio of 13.5% (Basel III)³
- Multiple award winner from Celent in 2021 for leadership in digitally onboarding clients and transforming business payments

Stable...safe...sustainable

- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- RBC was ranked sixth among global banks on the Fortune "World's Most Admired Companies" list—the only Canadian financial institution to make the list (2021)

Top North American banks⁴

Rank	Company	Market cap (US\$ B)
1	JPMorgan	439
2	Bank of America	375
3	Wells Fargo & Co.	214
4	Morgan Stanley	181
5	RBC	164
6	Toronto-Dominion Bank	151

Top global banks⁴

Rank	Company	Market cap (US\$ B)
1	JPMorgan	439
2	Bank of America	375
3	Ind & Comm Bank of China	251
5	China Merchants Bank	204
7	RBC	164
10	Citigroup Inc.	129

Royal Bank of Canada — consistently high credit ratings⁵

Moody's	Standard & Poor's	Fitch
Aa1 ⁶	AA- ⁶	AA ⁶
A1 ⁷	A ⁷	AA- ⁷
Stable ⁸	Stable ⁸	Stable ⁸

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.

About RBC Wealth Management

As your financial advisor, we take time to understand your goals and offer wealth solutions to help you realize your life vision. We know what's important—the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

Why investors choose RBC Wealth Management

Clients who want to feel confident about their wealth plan and goals select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

What you can expect

Our professional financial advisors deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

Key facts

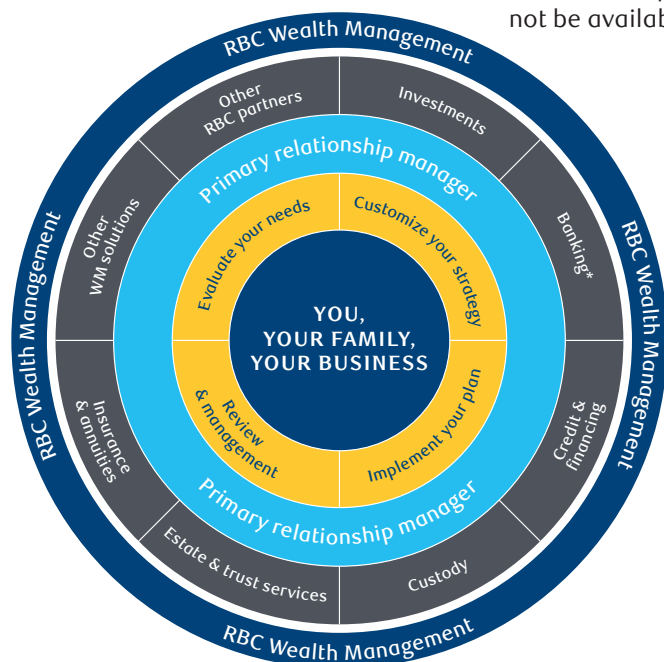
- Among the top 10 full-service brokerage firms based on assets under administration and number of advisors in the U.S.⁹
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$1,049 billion in assets under administration and more than US\$792 billion in assets under management worldwide¹⁰
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 1,900 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities that may not be available from other firms

A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests—family, business, lifestyle and philanthropy. By taking a holistic approach to all your financial goals, we can implement an optimal level of asset management and coordination, while being mindful of tax and estate implications.

Investment services

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position



*Banking products and services are provided by affiliate banks.

We generally monitor your advisory account for you periodically (typically each quarter) as part of our advisory services in accordance with the terms of your advisory agreement with us. Our financial planning services are limited to preparation of a financial plan based on the information that you provide, and do not include ongoing monitoring. We do not provide ongoing monitoring of your brokerage account investments for you.

Credit solutions

- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies

Customized planning

- Wealth management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate services and multigenerational wealth planning

Cash management

- Access to a set of customized, integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Cash Management Account
- Online bill pay and electronic funds transfer
- Cash sweep choices, including FDIC-insured deposits
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and Apple Pay®

Capital Markets

- Premier investment bank, 9th largest global investment bank by fees, according to Dealogic, February 10, 2022 based on global investment banking fees, Q1/22
- More than 7,300 professionals and support staff operating out of 71 offices in 15 countries
- Over 15,000 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets

Professional trustee services¹¹

- More than 100 years' experience as independent, professional trustees
- Multi-jurisdictional planning and cross-border tax awareness
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited offers personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options; both offer estate or trust/estate settlement

Insurance and annuity services

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

Banking and lending offered through City National Bank²

City National Bank was created to advance the financial success of entrepreneurs, professionals, businesses and families. They are recognized for their ability to create personalized banking relationships through extraordinary service and proactive advice.

City National's solutions include:

- Personal and business loans and lines of credit
- City National Visa® personal and commercial credit cards¹²

- Residential mortgages and home equity lines of credit
- Trust services
- Personal and business deposit accounts
- Equipment financing¹³
- Treasury management

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
- Employee ownership 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

Worldwide capabilities

If you have family members living in more than one country, do business in more than one currency, or if international travel is a big part of your life, you may recognize that wealth—and wealth management issues—often transcend domestic boundaries. Beyond our Canadian base, we have offices in American cities from coast to coast as well as a broad global presence in key financial centers throughout North America, the United Kingdom, Europe and Asia.


It all starts with you

Through your dedicated financial advisor, we deliver customized advice, innovative strategies and customized solutions to help meet your wealth management goals—both for today and for years to come.

For more information, visit
www.rbcwealthmanagement.com



Wealth
Management

1. As measured by market capitalization as of January 31, 2022. Source: Bloomberg.
2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.
Loans and lines of credit are subject to credit and property approval. Additional terms and conditions apply. Not all applicants will qualify. Home equity lines of credit are not available in Texas.
City National Bank Member FDIC. NMLSR #536994/Equal Housing Lender 
3. As of January 31, 2022. Q1 average balances calculated using methods intended to approximate the average of the daily balances for the period.
4. As of January 31, 2022. Source: Bloomberg.
5. RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.
6. Ratings (as of January 31, 2022) for legacy senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.
7. Ratings (as of January 31, 2022) for senior long-term debt issued on or after September 23, 2018, which is subject to conversion under the Bail-in regime.
8. Ratings outlook.
9. Quarterly earnings release (10-Q) from peer firms.
10. As of January 31, 2022.
11. Professional Trustee services are offered to RBC Wealth Management clients by RBC Trust Company (Delaware) Limited (RBC Trust), Comerica Bank & Trust, N.A. and TCA TrustCorp America which may serve as trustee. RBC Capital Markets, LLC, is a subsidiary of Royal Bank of Canada (RBC), and RBC Trust is a subsidiary of City National Bank. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.
12. Visa is a registered trademark owned by Visa International Service Association and is used under license.
13. Equipment financing and leasing are offered by First American Equipment Finance, a subsidiary of City National Bank, and are subject to credit approval by, and documentation acceptable to, First American Equipment Finance. CFL# 6035014. For California clients: Loans made or arranged pursuant to a California Finance Lenders Law license. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring clients to First American Finance.

Past performance is not necessarily a guide to future performance and any exposure to multiple currencies may cause additional fluctuation in the value of any investment.

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