

Advice you can trust



Wealth Management

Royal Bank of Canada (RBC) is one of the North America'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 94,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of North America'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 leaders

- Top 15 bank globally¹ as measured by market capitalization, with operations in 29 countries
- 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
- Best bank for sustainability and ESG thought leadership (WealthBriefing Wealth for Good Awards 2022)

Canada's leading financial institution

- Largest bank in Canada, with approximately US\$1.5 trillion³ in total assets and a Common Equity Tier 1 capital ratio of 14.5%³
- Best private bank in Canada (Global Finance – Best Private Bank Awards 2023)
- RBC is the market-leading retail bank in Canada, receiving top ranks among big five banks in 11 out of 11 Ipsos Financial Service Excellence Awards in 2022

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.

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

Top global banks⁴

Rank	Company	Market cap (US\$ B)
1	JPMorgan	409
2	Bank of America	219
3	Ind & Comm Bank of China	218
9	HDFC Bank Limited	135
10	Morgan Stanley	122
11	RBC	117

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.

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\$765 billion in assets under management worldwide¹⁰
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with over 2,100 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 aimed to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position



*Banking products and services are provided by affiliate banks.

Trust services offered through third parties.

RBC Wealth Management does not provide tax or legal advice.

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

- A set of customized, integrated cash management solutions
- 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, based on global investment banking fees, Q4/23
- More than 7,000 professionals and support staff operating out of 60 offices in 16 countries
- Over 21,500 clients reside around the world
- 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. It is recognized for its ability to create personalized banking relationships through extraordinary service and proactive advice.

City National Bank'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**

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1. As measured by market capitalization as of October 31, 2023. 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 October 31, 2023. Q4 2023 Common Equity Tier 1 (CET1) ratio is calculated by dividing CET1 by risk-weighted assets, in accordance with the Office of the Superintendent of Financial Institutions' (OSFI) Basel III Capital Adequacy Requirements guideline. Liquidity Coverage Ratio is the average for the three months ended for each respective period and is calculated in accordance with OSFI's Liquidity Adequacy Requirements guideline. Leverage ratio is calculated using OSFI's Leverage Requirements guideline.
4. As of November 2, 2023. 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 at November 29, 2023) for 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 at November 29, 2023) for senior longterm 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 October 31, 2023.
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. 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 Equipment 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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