RBC Echelon™

Private Wealth Solutions

RBC
Wealth Management

Where will wealth take you?

In our experience, even our wealthiest clients never stop asking: what's next? How do I protect what I've built, take the right steps and explore new opportunities? How does life change for me and the people, causes and communities I care about?

RBC Echelon provides clients with wealth management solutions. We bring together a vast suite of capabilities, insights and ideas and focus them on your distinct opportunity. We listen, learn and then guide—building a strategic plan that leverages RBC Echelon's extensive offerings in a way that's unique to you and your vision.

From near-term strategies for what's around the corner to big picture planning for distant horizons, the positive impact of your wealth becomes more clear. Our commitment to what matters most to you shapes your personalized strategy.

You have a vision for the future that's uniquely yours. Elevating the potential of your wealth to bring that vision to the highest level is what we do.

Discover where your wealth can take you.

Our values

Commit to continuity

We value long-standing relationships built on listening, understanding, trust and a shared vision.

Deliver the difference

We value the uniqueness of each client, every family and each vision.

Clear the path

We value the power of forward-looking clarity to bring focus, hone priorities and illuminate the path ahead.

Elevate the potential of your wealth

We value the impact that significant wealth makes possible for our clients, their families and their communities.

Private Wealth Solutions from RBC Wealth Manangement

We offer truly personalized wealth counsel, delivered by trusted advisors and backed by the deep knowledge and financial integrity of one of the world's strongest financial institutions.

RBC Wealth Management

RBC Wealth Management offers investments, asset management, trust, insurance, and additional wealth management solutions. Our clients are financially successful individuals, families, businesses and institutional investors from North America to Southeast Asia.

Our priority is to carefully manage the wealth you entrust to us. Our stewardship commitment extends beyond helping you manage your wealth. Our deep sense of duty to our clients, communities, employees and the environment is part of a larger corporate value system that drives every decision we make and guides every action we take.

RBC Echelon

RBC Echelon puts you at the center of a broad set of capabilities.

RBC Echelon curates private wealth solutions to take your vision to the highest level. With a concerted array of specialty services and products, we tailor a strategy designed to give you the most for your life, legacy and lasting impact.

- **Capital markets**
- **Educational counseling**
- **Estate planning services**
- **Family dynamics advice**
- **Impact and philanthropy**
- **Lifestyle services**
- **Planning**
- **Private banking**
- **Private capital investments**
- **Private health care services**
- **Property and casualty insurance solutions**
- **Responsible investing solutions**
- **Tailored lending**
- **Trust and foundation administration**

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.

Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. We are distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients. RBC's global leadership, scale and performance position your plan on a strong foundation of trust and security.

Trusted Strength

Operating for over
150 years

More than
101,000
employees worldwide

Top 5 bank globally based on market cap[1]
\$181 billion

Global footprint and resources–operations in
29
countries

Best bank
for sustainability and ESG thought leadership[2]

\$140+ million given globally through cash donations and community investments[3]
(including support to mitigate the economic impact of the COVID-19 pandemic)

Among the
Top 10
full-service brokerage firms in the U.S. by assets[3]

1. As of July 31, 2025. Source: Bloomberg.
2. Global Finance – Best Private bank awards 2025.
3. Quarterly earnings release (10-Q) from peer firms.

RBC Wealth Management is an affiliate of RBC.

Elevate your personal wealth priorities

You are unique. Your life is distinct. And your needs are too. We offer personalized solutions for you, your family or your business, designed to take your wealth to the highest level.

Multigenerational families

We have the advice and planning knowledge and experience to support the challenges faced by family leaders who are responsible for assuring the health of the family's core holdings over multiple generations.

Business owners

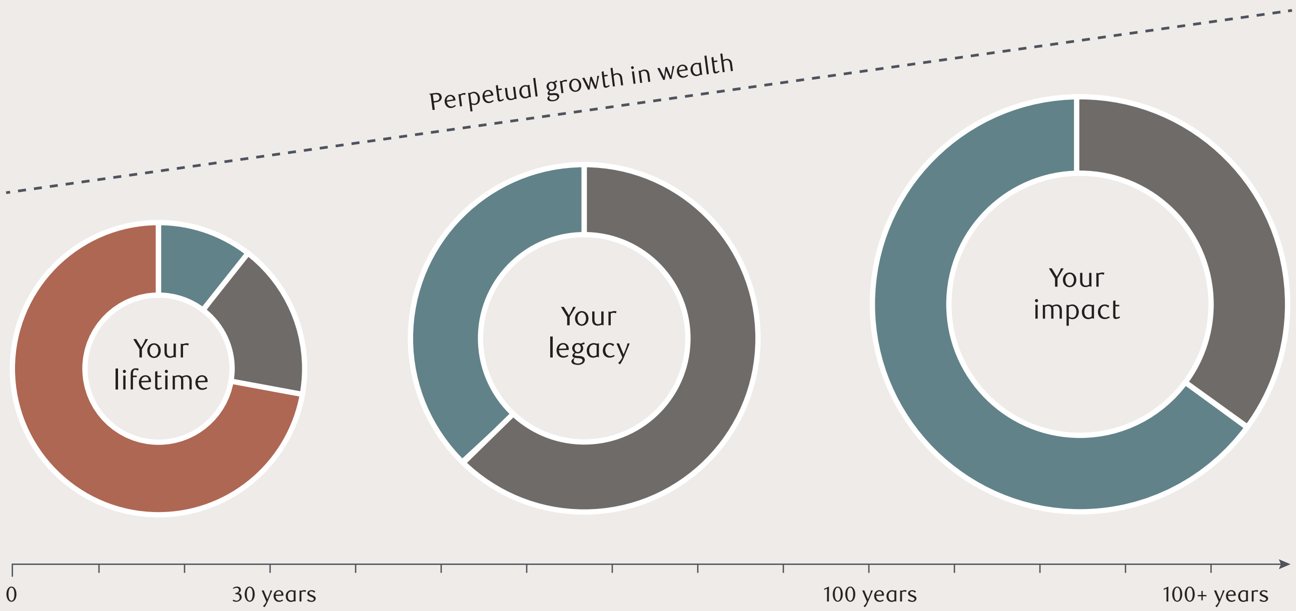
Whether your business is mature or ready for expansion, local or multinational, we can guide you through the complexities and planning needs faced by business owners.

Corporate executives

We provide a comprehensive approach and intentional services platform to support corporate executives at every stage of their career, from start through retirement and beyond.

What’s your vision for this lifetime and beyond?

Working with you to create a structured plan is the most important step in assuring the preservation, growth and management of your wealth. Growing international considerations, changing family dynamics and planning for future generations requires sophisticated strategies to protect your assets in order to support your near-term priorities and realize your vision for the future.



Lifetime

Supporting your preferred way of life

- Access to investments
- Art advisory*
- Bill pay services*
- College preparatory and college search services*
- Health care*
- Lifestyle services
- Liquidity solutions
- Private aviation*
- Security solutions*

Legacy

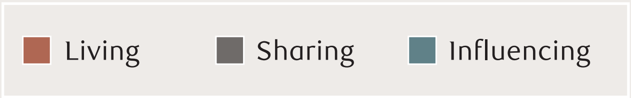
Preserving wealth across generations

- Estate planning services
- Family dynamics*
- Trust services

Impact

Advancing your passions and making a meaningful impact

- Impact investments
- Philanthropy*



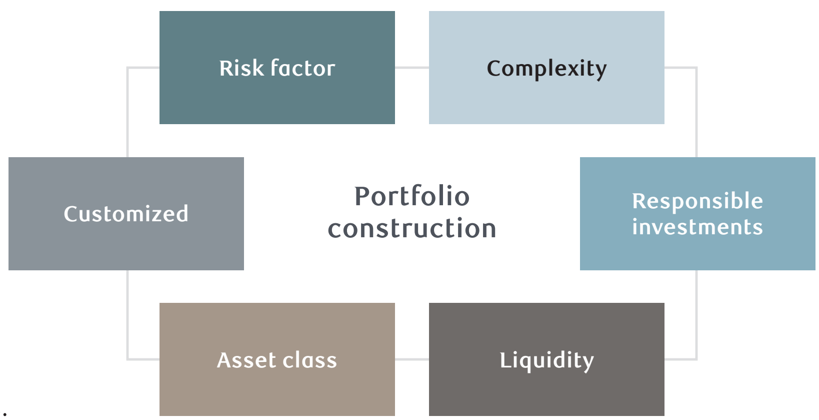
Note: For illustration purposes only.
*Services provided by third parties.


Customized.
Strategic.
Tailored.

Our investment philosophy starts with you. With discipline, focus and skill, our investment professionals offer attractive opportunities to fit your unique situation and investment objectives.

Analyzing portfolio risk

Portfolio construction is the cornerstone of a successful wealth plan. Through both public and private strategies across global capital markets, we tailor your portfolio to help achieve your desired exposures. We analyze portfolios not just through a traditional asset class lens, but from a variety of perspectives to help alignment with your risk and return objectives.



Access to exclusive investments

Through RBC Echelon, you have priority access to a variety of unique investment opportunities, private capital solutions and fixed income trading exclusive to our clients. In addition, we offer socially responsible investments so you can align your investments with your environmental, social and governance values and priorities.

Living for what's now and for what's next

Your life, just like your portfolio, is multifaceted, and managing it well is important. We help you realize the potential of your personal, philanthropic and financial interests through a constellation of curated services and solutions.

Lifestyle services*

RBC Echelon's empowering personal services help you use your time wisely.

- Art advisory—to build, manage, restore or update your art collection
- Bill pay services—to help eliminate the time spent on managing family finances
- Educational consulting—to guide your loved ones throughout their college search and preparation to help them achieve their goals or chart their own path
- Private aviation—to keep your family connected
- Private health care review—to help you navigate and access the best care available
- Property and casualty insurance—to help protect your assets
- Security solutions—to assess risk and address problems to help protect lives, assets and reputations
- Travel and lifestyle concierge—to curate experiences that will create lasting memories

Our approach to vetting and sourcing lifestyle service providers is with you, our RBC Echelon clients, in mind. Our careful selection process was prioritized on client need and included research on industry leaders, due diligence and reference checks, as well as negotiations for preferential pricing, etc.

Strategic liquidity

We offer our clients custom lending, hard asset financing, commercial banking and lending solutions, tailored specifically for your financial strategies.

*Services provided by third parties.

Tailored lending to leverage your wealth and help achieve your goals

Your unique wealth enterprise necessitates creating a custom plan based on your goals, aspirations and priorities. When your plan calls for flexible and customizable lending solutions to help meet your personal, family and business financial needs, we offer access to an extensive range of tailored solutions.

Our flexible and customizable services include:

- Aircraft
- Commercial real estate
- Life insurance
- Marketable securities
- REIT operating units
- Unsecured
- Yacht

A growth-oriented wealth strategy often requires strategic and savvy borrowing. Tailored lending may provide you the opportunity to leverage your investment portfolios or other assets to fund opportunities or cash flow needs without disrupting your long-term investment objectives. Liquidity solutions, to meet your unique needs, can be a valuable tool that includes financing at highly competitive rates.

Tailored loans are offered through Royal Bank of Canada's (RBC's) New York Branch, an affiliate of RBC Wealth Management, a division of RBC Capital Markets, LLC. Products and services offered by RBC's New York Branch are subject to their terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to RBC's New York Branch. 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.

This material is being provided for educational or informational purposes only and does not take into account any client or prospective client's objectives or financial situation. 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. Subject to credit approval.

RBC Wealth Management and/or your financial advisor may receive compensation in conjunction with offering or referring these services.

If borrower is an irrevocable trust, the Trustee cannot be RBC or its affiliates. Borrowing against the cash surrender value of an insurance policy may subject the policyholder to financial risk, including the potential loss of policy coverage, in an event of default under the loan agreement.

RBC Wealth Management is not a bank. Where appropriate, RBC Capital Markets, LLC has entered into arrangements with the Royal Bank of Canada to help facilitate and service your securities-based line of credit. Neither RBC Wealth Management, nor its affiliates or employees provide legal, accounting or tax advice. All legal, accounting or tax decisions regarding your accounts and any transactions or investments entered into in relation to such accounts, should be made in consultation with your independent advisors. No information, including but not limited to written materials, provided by RBC WM or its affiliates or employees should be construed as legal, accounting or tax advice.

Sharing a lasting legacy

Your wealth gives you an opportunity to honor the past, celebrate the present and elevate the potential of the future.

Legacy planning

Your life and your legacy have the potential to touch many. Show the people and organizations you care about how much they mean to you by including them in your legacy planning.

Our team of professionals offers innovative, tax considerate planning strategies for wealth transition. We'll collaborate with your tax and legal advisors to help you assess and solidify the long-term impact and legacy you desire to achieve through charitable giving.

Together, we can help you develop a comprehensive legacy approach that can encompass wills, trusts, foundations and endowments.

Trust services

You've worked hard to accomplish what you have. While you likely already have an established trust, we can assist to create legacies for the future and do so in ways that protect assets, avoid probate, and produce a steady income stream during retirement.

To help you meet your financial objectives using trust strategies, RBC Wealth Management has alliances that rank among the best in the business. Some unique capabilities offered include foundation administration, estate settlement, property management, and special needs trust services.

Family dynamics

Building a trusting relationship among family members is key to keeping your legacy plans on track. RBC Echelon provides the guidance and experience that can make your legacy intentions a reality. We create specialized solutions catering to the complex needs of families, from business governance and succession planning to charitable giving.

These solutions are available to you to help your legacy last for multiple generations. Today, 70% of wealth transfers fail because the wealth is lost or the family breaks apart. Contrary to popular belief, these breakdowns don't occur due to failures of the estate plan, but due to issues with communications and trust, heir preparedness, and alignment on the mission and purpose of the wealth.

Through RBC Echelon, you have access to professionals who are knowledgeable and skilled at helping families assess their risk profile and address potential issues—all with future success in mind.

Influencing positive change that endures

A life well-lived makes an impression—one that should be as unique as the person who makes it possible. Guided by your values and passions, our goal is to turn your vision into a plan for actionable social change.

Philanthropy

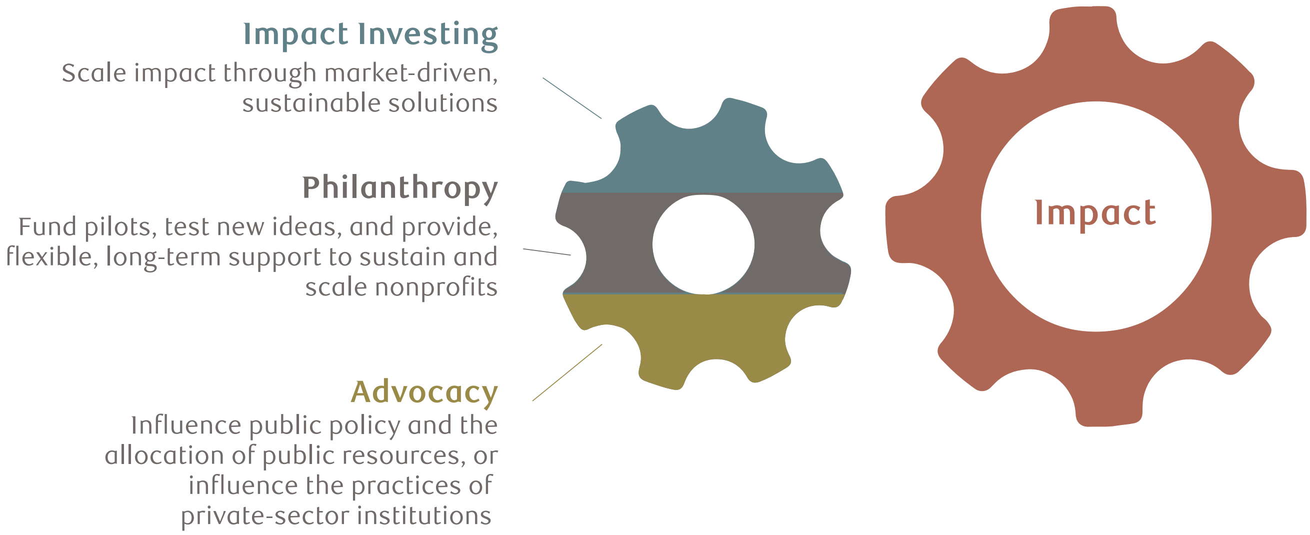
Significant wealth affords great opportunity to make a meaningful impact on the world today and create positive change for future generations. Our resources and capabilities can help you become more intentional in your philanthropy.

From idea to impact: how we can help

We recognize that you have more decisions to make than ever before when it comes to achieving impact. The combined forces of an ongoing global pandemic, geopolitical instability at home and abroad, and climate change are magnifying and accelerating the need for meaningful changes across the globe. Just as you seek out professional advice in all facets of your life, we understand that you need the same degree of thoughtful and knowledgeable support to achieve your desired impact. Through RBC Echelon, you have access to resources to define, strategize and execute your goals.

Interconnected tools drive lasting change

Savvy change makers use all the tools in the toolbox to create impact, and our partners can guide you to develop an integrated strategy that deploys three essential levers for change:



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Responsible investing

Responsible investing is a rapidly growing investment approach intended to create both financial returns and societal benefits. In addition to the potential return on investment, responsible investing also considers whether a company's corporate practices, policies, and business activities align with and support the investor's values and principles.

Our approach is tailored for each investor and considers the full spectrum of financial, social, environmental and governance policy metrics across asset classes, in private and public markets, and in both developed and emerging markets.

Our responsible investing solutions are overseen by an in-house team of professionals and include a variety of hand-selected, third-party products. From education and information to a robust suite of responsible investing solutions, we give you access to the tools to take the first steps toward integrating your values into your investment portfolios.

$8.4 trillion in responsible investing assets as of 2022

Source: The Forum for Sustainable and Responsible Investment https://www.ussif.org/fastfacts

Your financial advisor. Envisioning what's next.

Throughout our relationship, we listen to understand your goals and aspirations, both financial and personal, so we can build your unique wealth strategy. Utilizing the exclusive capabilities of RBC Echelon, your RBC Wealth Management financial advisor will apply the right strategies to help you achieve your goals, coordinating all of the right resources to see you receive the best collective thinking of RBC Wealth Management.

Your RBC Wealth Management financial advisor has a dedicated team of specialists working in lockstep to support, plan and execute your vision of what's next. Our full range of professionals apply their specialized knowledge to bring RBC's best thinking to a tailored approach designed to meet your needs.

At every step, and for every unique challenge, a dedicated team of RBC Echelon professionals who specialize in various disciplines works in lockstep with your financial advisor to support, plan and execute your vision.

Advanced planning

- Estate planning services
- Tax considerations

Product specialists

- Credit and lending
- Insurance
- Private banking
- Retirement
- Trust

Investment professionals

- Liquidity strategies
- Private capital
- Responsible and impact investing
- Structured products and derivatives
- Traditional investments

Corporate and executive services

- Business owner solutions
- Exit strategies

Retained expertise*

- Art advisory—to build, manage, restore or update your art collection
- Bill pay services—to help eliminate the time spent on managing family finances
- Educational consulting—to guide your loved ones throughout their college search and preparation to help them achieve their goals or chart their own path
- Private aviation—to keep your family connected
- Private health care review—to help you navigate and access the best care available
- Property and casualty insurance—to help protect your assets
- Security solutions—to assess risk and address problems to help protect lives, assets and reputations
- Travel and lifestyle concierge—to curate experiences that will create lasting memories

*Service provided by third parties.

The clients we work with know that their wealth is a responsibility—to the past and the people who helped build it and to the future and the people who will thrive because of it.

So while others may talk about high net worth, we talk about high net impact. Others talk about building portfolios; we talk about building community. Others talk about far-off futures; we talk about next steps.

Because RBC Echelon understands that being wealthy is only the beginning.

It's where your wealth takes you that matters.

RBC Echelon™
Distinctive Wealth Solutions

Wealth Management

At RBC Wealth Management, Responsible Investing is an umbrella term encompassing the approaches used to deliberately incorporate environmental, social and governance (ESG) considerations into an investment portfolio. The application of certain approaches may cause a strategy to forgo investment opportunities available to strategies that do not use such approaches. This may cause those strategies to underperform a benchmark that does not consider ESG factors. There is no single definition for the use of ESG data therefore terminology may be different across the industry.

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