Corporate Employee & Executive Services

Participant Services

for Corporates

RBC

About us

RBC Corporate Employee & Executive Services (RBC cees) combines the expertise of Royal Bank of Canada (RBC) and Abacus Financial Services Group's (Abacus) professional corporate fiduciary services teams. RBC cees delivers high quality plan management and employee trust solutions for local and global share and stock plans, deferred compensation plans, international pension plans and employee benefits from our locations in the British Isles and continental Europe.

In November 2005, Abacus, a leading global financial services group specialising in private client wealth management and international employee benefit administration, became a wholly owned subsidiary of RBC. Founded in 1864, RBC is Canada's largest financial institution and one of North America's premier diversified financial services companies.

Our RBC cees team sits within the RBC Wealth Management operation. With a network of 30 offices in 21 key financial centres and more than 2,000 employees, RBC Wealth Management is dedicated to meeting the sophisticated financial needs of individual, corporate and institutional clients.

Participant Services

As participants of one of our plans, your employees will accumulate a significant amount of wealth over time. It is important that they do not look at this wealth in isolation, but together with their other assets and liabilities as a whole. Whether they take advantage of this service during or after they have gained value from their plan, they have full access to our independent wealth management expertise.

Utilising our comprehensive range of wealth management services for private clients, we are in an ideal position to help your employees both while they are participants and when they receive value from your plan. Our integrated wealth management services include:

- Investment Services
  - Discretionary investment management
  - Investment advisory
  - Structured products
  - Global custody
- Banking
  - Accounts in multiple currencies
  - Fixed term accounts
  - Expatriate choice
  - Guaranteed deposit accounts
  - Internet banking
  - Foreign exchange
- Credit
  - Secured multi-currency LIBOR or base rate loans
  - Overdrafts
  - Leverage loan arrangements
  - Secured standby letters of credit
  - Foreign exchange and derivatives
- Trust and estate planning structured solutions
  - Discretionary
  - Accumulation and maintenance
  - Will provision
- Insurance/Pensions
  - Life assurance
  - Critical illness
  - Permanent health insurance
  - Private medical cover
  - Pensions advice

Key benefits

Our services may be of benefit to your employee if they often find that time is a precious commodity and have complex financial affairs.

We understand that your employees have little time to effectively manage their finances due to the excessive demands of the corporate world, which is why our services can be of great benefit to them.

Our team can provide a high level of service and bespoke solutions.

We can offer your employees:

- Effective and efficient communication
- Level of contact/meetings sympathetic to their hectic lifestyle
- A broad array of innovative financial solutions
- Flexibility – wealth managers to work with other professionals in the delivery of wealth management solutions

Investment selection

We can work closely with the trustee in the selection and ongoing evaluation of independent options, if appropriate. Information can be provided on investment choices and risk factors to help employees in completing their investment preferences where the trust will be investing in third party investments.

We also have significant experience in dealing with alternative investments such as private equity funds and hedge funds. Our investment status enables us to offer access to the whole of market when aligning needs to investment solutions.

Keeping you informed

It is important for your employees to keep up to date with the progress of their investments.

Through regular review and discussion, we can help to ensure that the relationship is working for them. Their personal wealth manager will be available to advise and support them with their financial affairs. We normally conduct a formal review of all investments and portfolios once a year, this is intended to give your employee peace of mind that we are on target to achieve their financial goals. This can help your employees to ensure that their assets continue to work hard for them and our services match the preferences they have shared with us. We keep in touch in a manner that suits them and their lifestyle. As our relationship grows, so will our understanding of how they like to operate.

In addition to this, your employee will also have the advantage of receiving regular reports that include an independent analysis of their investments performance.

Tailored Solutions

With extensive wealth management experience, our position as a major player in the global market has been achieved through substantial investment in technology and an experienced team of professionals.

Our approach is personal and very flexible as we recognise that each company has different requirements for their plans.

The emphasis on delivering the right solution for your company and your employees sets us apart.

A Relationship Manager from RBC Wealth Management can visit your employees and tailor a solution to their specific personal circumstances.

Our services

- Employee share trust services
- Share & stock plan administration
- Pension plan trust & administration services
- Deferred compensation trust & administration services
- Employee benefit trust services
- International executive solutions
- Employee nominee services
- Employee financial education
- Communication services
- Executive treasury services
- Third party fund administration
- International banking services
- Custody services
- Private equity administration

The next step

To arrange a meeting with one of our management team or to discuss how we can help you please contact:

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