
Employee Benefit Trust Services

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.

Why choose us?

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.

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Employee Benefit Trusts

Employee Benefit Trusts (EBT) have developed as a way of motivating and incentivising employees by providing benefits from funds made available by their employer.

The benefits can be provided in a variety of ways, for example:

- Share plans delivering company shares
- Awards which are invested in cash or third party funds and vest if certain conditions are met
- Share Appreciation Rights (SAR) with award values related to share price movements
- Co-investment plans
- Property leasing
- Company specific plans to provide benefits to employees based on the specific needs of the Company



Benefits

For the employer

- Reduced National Insurance Contributions (NIC)
- Improved corporate profit through increased productivity, employee commitment and motivation
- Reduced staff turnover and employment costs through improved loyalty
- Valuable asset to benefits package

For the employee

In certain circumstances the employee may enjoy the following benefits:

- No income tax on benefits received
- Not liable to NICs
- No capital gains tax on gains made

Participant services

Utilising our comprehensive range of wealth management services for private clients, we are in an ideal position to help your employees both whilst they are participants and when they receive value from your plan. This is an additional benefit which you can provide to your employees and is available through our specialist in house teams.

Services include:

- Discretionary investment management
- Investment advisory
- Insurance
- Global custody
- Employee trusts and pension plans
- Integrated wealth management services
- Banking
- Structured products
- Credit
- Trust and structured solutions

Leading edge technology

We designed our bespoke systems to address particular needs of companies wishing to manage cross-border, multicurrency plans.

Our technology:

- Allows for multicurrency transactions
- Provides electronic import and export of data
- Can accommodate from 1 to more than 100,000 participants
- Caters for both local and global plans
- Supports tax computations and tax reporting
- Offers flexible report writing facilities
- Can accommodate administration only, or trust-backed plans
- Allows company administrators to produce reports, view and print statistical reports and information
- Provides a 24hr secure online access for employees and corporates



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Our services

- Employee share trust services
- Share & stock plan administration
- Pension plan trust & administration services
- Employee Benefit Trust (EBT) services
- International executive solutions
- Employee nominee services
- Employee financial education
- Third party fund administration
- Deferred compensation trust & administration services
- Communication services
- International banking services
- Custody services
- Participant services

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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RBC Corporate Employee & Executive Services™

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