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## International Pension Plan Administration

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## 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.



## Defined contribution pension plans

These IPPs involve a pension trust, to which the employer makes contributions for each participating employee but without any promise to the employee as to the level of pension entitlement.

The employee's pension entitlements are determined by the total amount of contributions received from the employer and the employee and the movement in the value of investments in the participating employees pension account.

## The benefits of an IPP

- v The company is funding the future pension liability
- v Investment return affects employee's pension rather than the employer's pension liability
- v Very flexible
- v Suitable for mobile employees
- v Recruit, retain and reward employees
- v May mitigate employer and/or employee tax and/or social security

### International Pension Plans

International Pension Plans (IPP) provide pension benefits to employees who may be:

Working outside of their country of origin  
Mobile  
High net worth or senior management

We administer IPPs which are defined contribution plans, otherwise known as money purchase schemes.

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

## Leading edge technology

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

Our technology:

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

## 24hr online access

We provide 24hr secure online access for employee and corporate headquarters.

Full details of awards are available online including investment details and current market values as well as a comprehensive Q&A.

Employees can also submit requests online. Corporate contacts can access plan details and records as well as employee specific information.



## 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:

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

## Investment selection

We can work closely with the trustee in the selection and ongoing evaluation of investment 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.

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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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JYC/cees/08/F17