Participant Services

For Employees & Executives

RBC Corporate Employee &
Executive Services™

About You

Our services may be of benefit to you if you are a corporate, city executive or participant, for whom time is a precious commodity. If you are or have been a member of one of our Plans we can make your money work harder for you.

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

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

Our Participant Services team is experienced in developing a cohesive, consistent approach to the delivery and execution of wealth management solutions.

Utilising the vast knowledge and expertise of our in house wealth managers, in areas such as tax planning, trust and estate planning, investment and treasury services, we are well equipped to provide you with a personal financial strategy, which will complement your lifestyle and challenging career.

Using our comprehensive range of wealth management services for private clients, we are in an ideal position to help you both while you are participants and when you receive value from your company plan. Integrated wealth management services we can offer 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 & 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 specialist team will provide you with a high level of service and bespoke solutions.

We can offer you:

- Effective and efficient communication
- Contact/meetings sympathetic to your hectic lifestyle
- A broad array of innovative financial solutions
- Flexibility – wealth managers to work with other professional contacts in the delivery of wealth management solutions

Our advice is delivered in a style that is professional and efficient. It will be executed in a simplistic manner with your best interests in mind, ensuring a cost effective and added value solution.

Investment selection

We can work closely with you in the selection and ongoing evaluation of investment options, if appropriate. Information can be provided on investment choices and risk factors to help you in completing investment preferences.

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

Regular information is important to keep you up to date with the progress of your investments.

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

In addition to this, you will also have the advantage of having an independent analysis of your investments performance, which comes in the form of a comprehensive report providing you with the key information on the performance of your portfolio.

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.

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Further RBC 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
- International banking services
- Custody services
- Participant services
- Investment services
- Credit solutions
- Trust and estate planning structured solutions

The next step

To arrange a meeting with one of our Client Services Directors or to discuss how we can help you please contact:

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