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**Share Incentive 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.

### 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.



## Share Incentive Plans (SIP)

SIPs were introduced by the UK government in 2000 to encourage share ownership and offer significant tax savings for employers and employees.

A SIP enables employees to become immediate shareholders whilst providing the Company with the flexibility to tailor the plan to meet their business needs.

The plan can have three main elements and the company decides which to offer employees:

- 'Free shares' enable shares to be awarded to employees free of income tax and national insurance. The level of award may be linked to business performance
- 'Partnership shares' enable employees to purchase shares with up to £125 month pre- tax income
- 'Matching shares' enable the Company to award additional shares linked to the number of 'Partnership shares' purchased

## Leading edge technology

Our fully integrated Oracle based administration system provides a comprehensive workflow management tool which delivers a consistent and stable technology platform for our clients.

Our technology has been designed to facilitate the effective administration of all types of EBT.

We consider investment in our technology, which we have fully developed ourselves, as a primary commitment to our employee benefit administration and trustee business. Each year we invest substantially in our technology to ensure our system architecture is constantly evolving and anticipates the needs of our clients.

## 24hr online access

We provide 24hr secure online access for employees 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.



## 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

- 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

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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™**

RBC Corporate Employee & Executive Services

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