RBC Executive Services

Wealth management for today's executive

Experience an extraordinary level of personal service

RBC Executive Services

A premier provider of a broad range of financial solutions, delivered at an exceptional level of service for high net worth and internationally mobile clients - wherever they are in the world.

Who we are

Part of RBC Wealth Management, each member of the RBC Executive Services team is dedicated to providing a personal service that aims to help you to preserve and grow your wealth, whilst working around the demands of your busy schedule. Our team works in close partnership with you and, where appropriate, your technical advisers, to develop practical, effective solutions designed to add value.

We appreciate that, as a busy executive, you may not have time to fully manage your financial affairs – let us help by tailoring solutions to your individual circumstances, leaving you to focus on what is important to you.

If you are a participant in an RBC Corporate Employee & Executive Services (RBC cees) employee benefit plan, we can work closely with you and the Trustees to provide a first class wealth management service.

We understand the intricacies of your arrangement and can help identify opportunities for you to grow your wealth, both within and outside of your plan.

We have helped executives in a wide variety of industries with wealth planning for assets within and outside of their employee benefit plan.

We can also put you in touch with other RBC professionals, including tax, trust and estate planning, investment, credit and banking specialists who can offer expert advice and solutions.

Wealth management - it's what we do best

Our clients know that we offer some of the finest financial expertise in the industry. We are a specialist team that is ideally placed to provide you with professional and expert financial support. Senior members of the team boast more than 20 years' individual experience working with high net worth individuals across a number of jurisdictions.

Strength. Stability. RBC.

RBC Wealth Management is a division of Canada's largest bank, RBC. Canada has been recognised as one of the world's safest banking systems, and RBC is one of the 15 largest banks in the world, as measured by market capitalisation. RBC has one of the highest credit ratings of any financial institution, with a high quality balance sheet, proactive risk management strategy and a strong liquidity position.

A different approach

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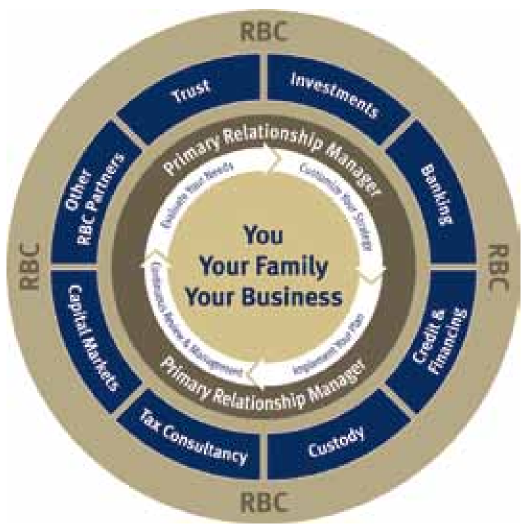
Our team works closely with you to define your needs and ensure you receive the highest quality service possible.

An RBC Executive Services Wealth Manager will work with you to understand your goals and aspirations. From start to finish, you will receive a responsive and proactive service and a consistent link to specialists both within the team and in the global RBC network.

Our flexible business model means you can pick and choose from RBC's service lines, via your Wealth Manager.

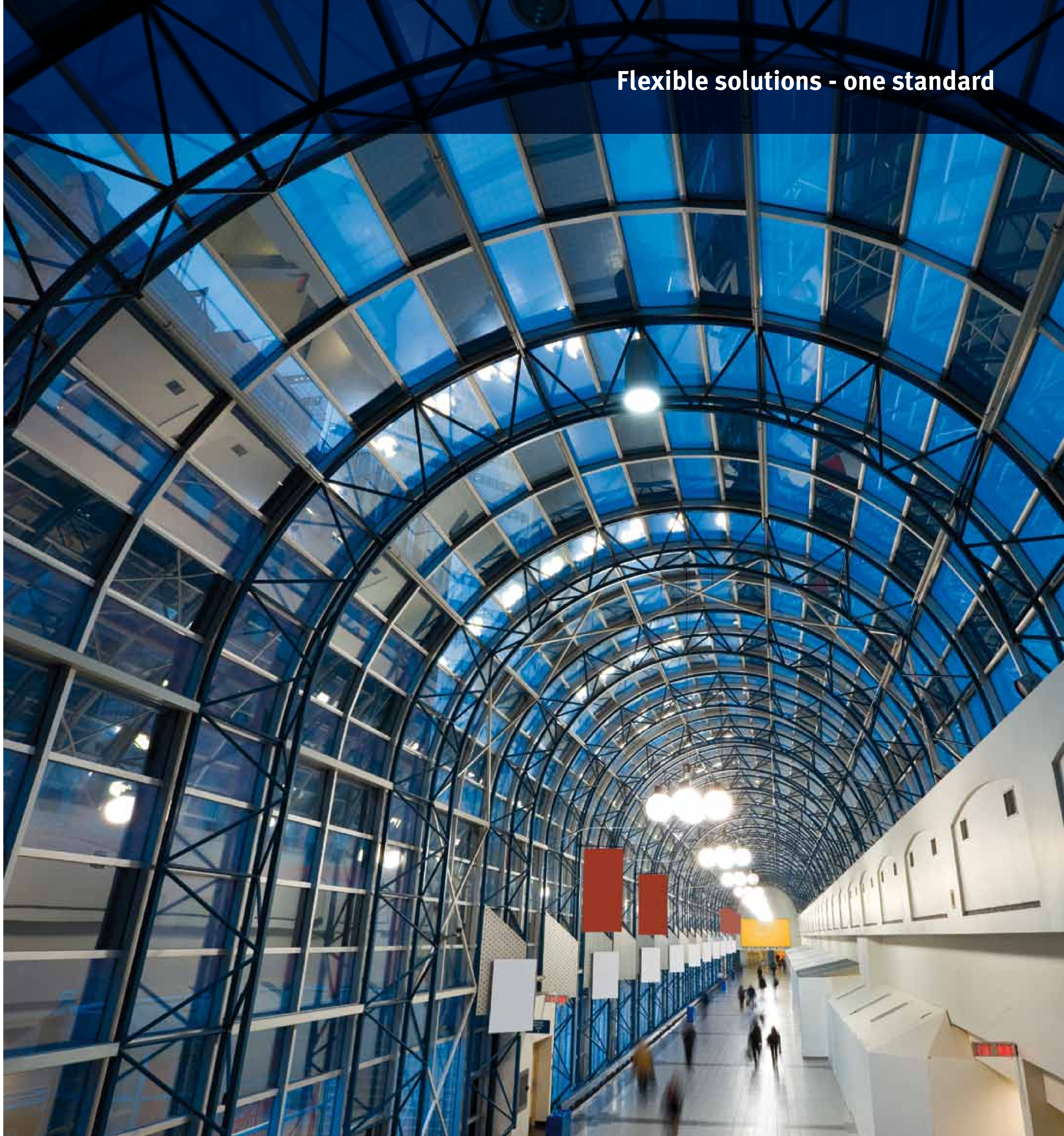


Client first
The role of your Wealth Manager is to:

- Clearly understand your objectives and priorities.
- Foster an ongoing dialogue, in an environment of integrity, discretion and trust.
- Draw on our collective expertise to offer solutions that are right for you and your lifestyle.
- Help you feel confident in the financial decisions you make.
- Work with your existing legal, accounting or other advisors to implement solutions that work for you.

All of this adds up to a special client experience, underpinned by the reassurance of an established, reputable organisation.

Flexible solutions - one standard



One step further

A wealth of expertise

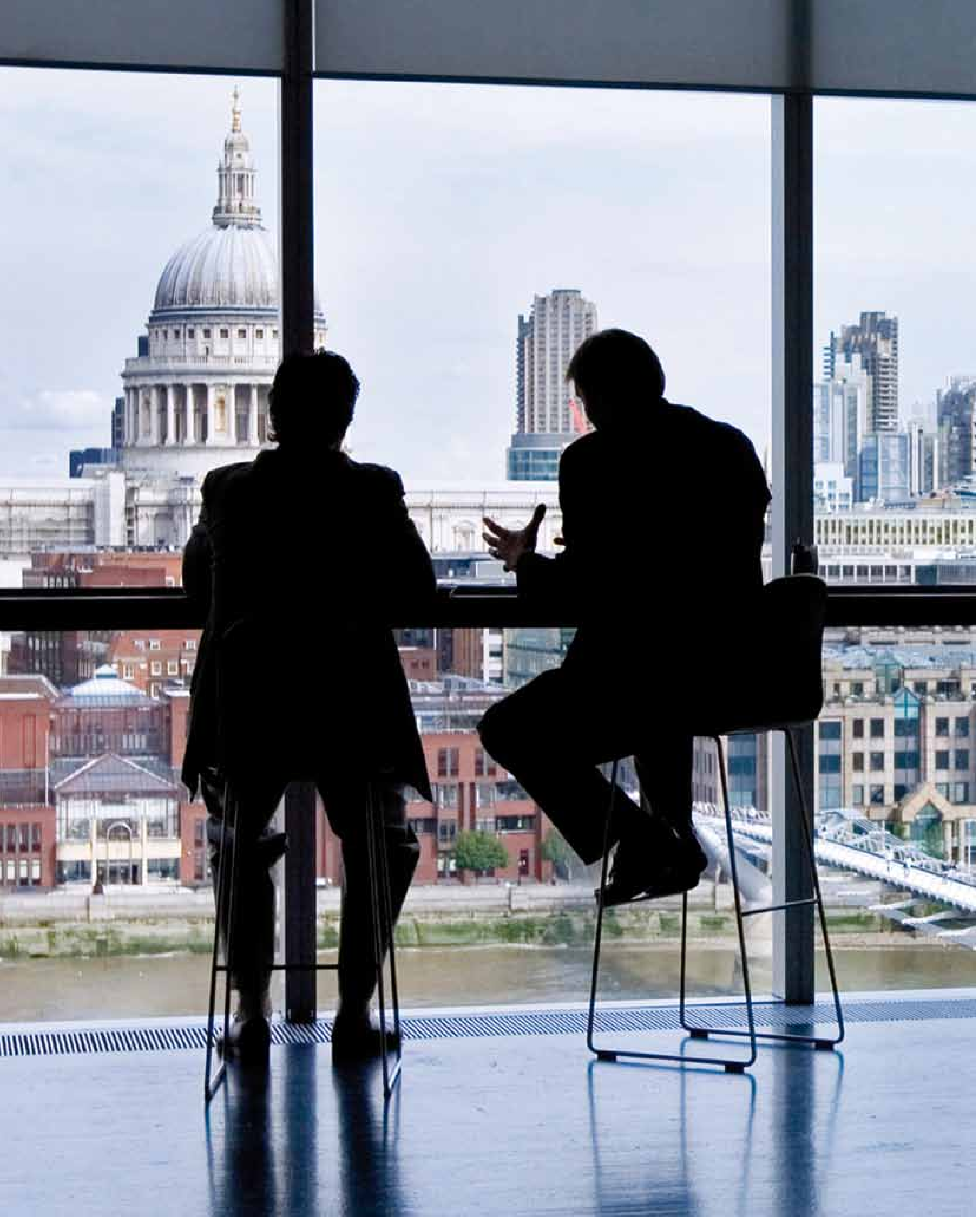
With RBC Executive Services, you can be assured that your financial affairs are in the best hands. Together, we will work towards achieving your goals and aspirations.

We offer a sophisticated range of services for our top tier clients, covering everything from executive banking and lending to bespoke investments and financial planning.

These include:
- Tax consultancy and planning
- Trust and estate planning
- Offshore pensions and deferred compensation plans
- Executive credit and lending facilities
- Tailored investment advisory, discretionary and transactional services
- Private banking services
- Custody
- Services from RBC partners, including RBC Capital Markets

If you are a participant in an employee benefit plan, there may be restrictions applied to the type of investments and services that can be considered with respect to the assets inside the plan. Our team can provide advice and work with you to explore opportunities within the rules of your plan.

Please contact a member of the RBC Executive Services team for information on any of the services listed on this page.



Exceeding expectations at every step

How we can help

We recognise that our clients have differing needs, priorities and objectives. Here are a few examples of the type of queries our team receives on a daily basis. We helped them - how can we help you?

I have heard that RBC's lending facilities are competitive, how can I find out more?

How can I make my finances more tax efficient?

I have significant personal wealth and am looking for one point of contact for my finances - can RBC help?

I'd like to understand the tax implications of leaving my corporate pension plan.

RBC has a large offshore presence. How easy is it to open an offshore account?

Can RBC provide execution and custody facilities for my portfolio?

Can RBC help me to buy property?

What type of investments will my employer sponsored plan allow?

I would like to retire in a few years' time - how do I best achieve this?

Does RBC provide credit facilities?

Standing out from the crowd

Our clients choose to work with us for many reasons, here are just a few:

Dedication - a responsive Wealth Manager who is accountable to you. Our specialist team structure provides you with a personal and tailored service.

Flexibility - solutions that are highly customised to your unique needs, regardless of where you live, operate or travel.

Investment expertise - extensive capabilities in investments and the ability to offer bespoke solutions in addition to your day to day wealth management needs.

Specialist knowledge - we know how to make the most of your employee benefit plan assets. We work closely with the administrators and Trustees to provide the best possible help in accordance with your plan's rules.

Empathy - we understand that your circumstances may change, you are likely to work in different locations or for different companies and can help you to maximise your assets during these times. We also understand your liquidity needs and can offer sophisticated solutions including single stock concentration lending, hedging and leverage finance.

Strength - access to the global resources of RBC, with a boutique firm feel.

Global reach - We can offer access to senior advisors, wherever you are in the world and a service in multiple languages.

Among the world's best - RBC Wealth Management are regularly recognised as industry leaders in the provision of global trust and wealth management services. Please refer to the 'Strength you can trust' brochure for more information on our current accolades.

To find out more about the RBC Executive Services team
or to arrange a free consultation, please contact us:

- Call +44 (0) 800 157 7705
- Email executiveservices@rbc.com
- Or visit www.rbcwminternational.com

If you have a general query about your plan,
please contact the RBC cees Communications Team:

- Call +44 (0) 1534 602 079
- Email ceescommunications@rbc.com
- Or visit www.rbccees.com

RBC Wealth Management™

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