Introducing International Investment Advisory Services

Your global needs, our international expertise

RBC Wealth Management™

RBC®

Strength and stability from RBC

For over 140 years, investors have turned to Royal Bank of Canada (which operates globally under the brand name RBC) to help them achieve their financial goals. You are invited to discover the many advantages of working with an International Investment Advisor at RBC Wealth Management and how you can benefit from RBC's global expertise and local knowledge.

Introducing RBC – Canada's largest bank

Chartered in 1869, RBC is Canada's largest bank as measured by assets and market capitalization, one of North America's leading diversified financial services companies and among the largest banks in the world as measured by market capitalization.

RBC consistently receives high credit ratings from both Moody's Investor Services and Standard & Poor's, and its shares are listed on the Toronto, New York and Swiss stock exchanges.

About RBC Dominion Securities

Through your Investment Advisor, you have access to the resources and expertise of RBC Dominion Securities, which is a subsidiary of RBC and part of the RBC Wealth Management division. RBC Dominion Securities is Canada's leader in investment and wealth management and offers an unparalleled selection of investments, plus top-ranked research and strategy to help you make informed choices. The firm has helped individuals, families, businesses and other organizations achieve their financial goals since 1901.

RBC Dominion Securities is a member of the Investment Industry Regulatory Organization of Canada (IIROC) and the Canadian Investor Protection Fund (CIPF). Its business practices have been developed according to the high standards set by Canadian financial industry regulators, which are among the most stringent in the world. As a result, you will experience the safety and security derived from having your assets held with Canada's largest investment dealer.

About RBC Wealth Management

The international division of RBC Wealth Management serves high-net-worth private clients and niche corporate and institutional clients worldwide. As an international wealth manager with offices in key financial centers around the world – and the global resources of one of North America's largest and most stable banks – relationships, expertise and choice are just the beginning of what you can expect.

Investment advice is just one key part of a well-rounded wealth management plan. To that end, your Investment Advisor can offer you complimentary financial plans and wealth consultations by referring you to RBC Wealth Management's global network of experts.

RBC Wealth Management's network of experts offers you wealth management choices that integrate all your interests, such as family, business, lifestyle and philanthropy. An integrated approach can ensure an optimal level of asset management and coordination, tax and estate planning.

When you meet with your Investment Advisor in any worldwide location, you will open the doors to a knowledge base of global resources and local expertise.

Helping a wide range of clients

International Investment Advisory services are designed for clients whose financial affairs have become increasingly complex and require professional expertise in managing their investment assets, including:

- Clients who live and conduct affairs in multiple countries
- International organizations requiring tailored solutions that address their complex requirements
- Clients looking to create a lasting legacy, preserving assets for retirement, pursuing personal interests, transferring wealth to loved ones or philanthropic ventures
- Business owners and corporate clients preparing to sell business assets who need advice on how to convert these assets into a well-funded retirement and equitable estate for their beneficiaries

RBC Wealth Management's Investment Advisors are attuned to the cultures and languages of the regions they service. Many of them are originally from the regions they now serve, or they have lived there for long periods of time. As a result, they are able to understand the needs of a diverse clientele.

International Investment Advisory solutions

Through your Investment Advisor, you have access to all the services you need to achieve your financial goals, including investment advice and portfolio management. Your Investment Advisor will help you to design, construct and monitor an entire portfolio of international securities. As a client, you will have access to a wide variety of investment solutions including:

- Global equities
- Global fixed income
- Emerging markets fixed income
- Money market/cash management services
- Alternative investments
- Derivatives
- Foreign exchange trading
- International/offshore mutual funds
- Discretionary investment management*
- Multi-currency trading capabilities
- Access to some of the world's best money managers
- Customized structured products
- Margin accounts
- Fee-based, wrap and traditional transaction-based accounts*
- Access to view accounts online

In addition, through RBC Wealth Management's global network of experts, your Investment Advisor has access to comprehensive wealth management solutions including trust, banking, credit, and global custody. This broad range of financial services is designed to give you the choice and flexibility to realize your investment goals.

*Where permitted by local laws and regulations.

How we work with you

Your Investment Advisor will work directly with you to create a customized investment plan that is unique to your situation. The following disciplined process focuses on your short-, medium- and long-term goals to keep you on track to achieving your financial objectives, and positions you to benefit from a comprehensive approach to wealth management. Through each step, your Investment Advisor helps you to discover, strategize and implement the right plan to grow, protect and conserve your wealth:

1. Discovery – Your goals, values and preferences

Getting to know you as an individual is essential to helping you achieve your financial objectives.

Your Investment Advisor will listen carefully to you and devote significant time and energy to understanding your needs and goals. He or she will look at all aspects of your financial situation, including your risk tolerance, return objectives, liquidity needs, time horizon, current holdings, financial experience and other factors.

2. Strategy – Linking your goals with opportunities

Your Investment Advisor will use some of the most sophisticated financial planning tools available to help recommend an investment plan tailored to your personal circumstances. If appropriate, your Investment Advisor will also work with your existing professional network – or other specialists within RBC Wealth Management's network – to ensure that your investment strategy is aligned with your financial objectives.

3. Implementation – A personalized solution

Once you are comfortable with your plan, your Investment Advisor will help you to implement it effectively.

Through your Investment Advisor, you will have access to all the major global markets and a complete range of investment solutions. This includes tailored solutions utilizing products such as international equities and fixed-income investments, foreign exchange, offshore/international mutual funds, structured products, derivatives and an array of third-party managed products.

4. Review – Ensuring continuous discipline and attention

Your Investment Advisor will review your goals and investment strategy regularly with you to ensure your financial objectives are being met in light of your changing needs and ongoing economic or regulatory developments.

5. Communication – The information you need

How you choose to communicate with your investment advisor is completely up to you – you can meet in person, by phone or online at the frequency you prefer.

In addition to ongoing meetings with your Investment Advisor, you will receive a quarterly account statement. At your discretion you can receive market reports, investment views and other related information –everything you need to make informed decisions and effectively manage your portfolio.

Helping you make informed decisions

Your Investment Advisor is backed by a support team dedicated to help you achieve your financial goals:

- **Investment strategy.** RBC senior investment strategists provide your Investment Advisor with quarterly forecasts based on in-depth research and sophisticated analysis.

- **Emerging Markets Fixed Income Group.** RBC offers fixed-income securities issued by sovereign and corporate issuers in Latin America, Asia, Africa, Eastern Europe and the Middle East; and RBC deals in Eurobonds, global bonds in all major currencies (USD, CAD, EUR, GBP and JPY).

- **International/offshore mutual funds and alternative investments.** RBC provides exclusive access to a diverse range of international funds and alternative investments available from a select group of providers, including globally recognized brands. A team of experts conducts extensive research on these to identify superior opportunities.

- **In-depth research and analysis.** Top-ranked investment research available through RBC Capital Markets and several leading international firms.

  — RBC Capital Markets offers extensive North American equity coverage with specialized products teams in Europe, the Middle East and Asia through its three research disciplines: Fundamental, Quantitative and Trend & Cycle.

  — In addition, RBC Capital Markets provides in-depth commentary and analysis of global fixed-income and currency markets.

  — Independent Veritas research complements RBC Capital Markets equity research. RBC Dominion Securities is the only brokerage firm in Canada with access to equity research from an independent firm with no investment banking business. Veritas research is tailored to the RBC Dominion Securities investment process, which involves an emphasis on the preservation of capital and absolute returns and relative performance.

  — U.S. and international equity research is provided through the firm's partnerships with several leading U.S. research firms.

- **Custom-designed portfolios.** Through the independent RBC Dominion Securities Portfolio Advisory Group, your Investment Advisor is able to offer customized client solutions. This group makes recommendations based on the evaluation of research from many sources, including that of RBC.

Thank you for your interest in International Investment Advisory services.
To learn more about how an Investment Advisor at RBC Wealth Management, international can help you achieve your financial goals please visit: www.rbcwminternational.com.

RBC Wealth Management™