Strengthen You Can Trust

There's Wealth in Our Approach.™
Our relationship managers are focused on serving your best interests, and we aim to develop highly effective and customised solutions that meet your needs and objectives now and for years to come.
A WEALTH OF CLIENT SOLUTIONS

A relationship with RBC Wealth Management provides access to a worldwide network of specialists offering local and global expertise. Through this network, we offer you wealth management choices that integrate all your interests — family, business, lifestyle and philanthropy. An integrated approach can ensure an optimal level of asset management and coordination, while being mindful of tax and estate implications in an evolving global marketplace.

TRUSTS
- One of the largest offshore trust companies
- A presence in key trust jurisdictions
- Multi-jurisdictional planning and cross-border tax awareness
- A long history of working with our clients’ lawyers, accountants, tax consultants and other advisors
- Administration of a wide range of trusts and other estate planning solutions.

INVESTMENTS

DISCRETIONARY INVESTMENT MANAGEMENT
- Uses the best of both in-house and third-party investment solutions
- Meticulous selection of top-tier investment managers from the world’s premier investment companies
- Rigorous analysis and disciplined execution in the development and implementation of investment strategies
- Diversification among managers and investment styles
- Multi-currency capability.

INVESTMENT ADVISORY
- Leading brokerage/investment advisory capability with over 3,000 advisors across North America and around the world
- In-depth research on equities, including commodities and energy
- Expertise in fixed-income securities in emerging markets
- Foreign currency reporting provided in most of the world’s major currencies
- Onshore investment advisory services capability.

BANKING
- Highly customised cash management solutions for investment, business or personal travel purposes, wherever and whenever you need them most
- Flexible and secure access to your accounts while you are abroad
- Accounts in multiple jurisdictions
- Foreign exchange services in most major currencies
- 24-hour online account access.

CREDIT & FINANCING
- Highly skilled credit specialists located in key global financial centres, creating customised credit solutions
- Ability to borrow in one jurisdiction with collateral provided from another location
- Managing of wealth through pairing of credit with investment strategies
- Innovative utilisation of credit through trusts to access liquidity
- Life insurance premium financing
- Tailored residential real estate financing solutions for primary and additional homes.

TAX CONSULTANCY
- Approximately 20 tax specialists onshore and offshore
- In-depth UK tax knowledge with a specialist focus on the UK resident non-domiciled
- Tax consultancy services and compliance solutions
- Access to international tax advice.

Clients should always remember that the value of their investments may rise as well as fall. You may not get back the full amount that you originally invested.
**MANAGE YOUR BUSINESS INTERESTS**

**CORPORATE EMPLOYEE & EXECUTIVE SERVICES**
- Outsourced administration and corporate trustee solutions for share plans
- Deferred compensation structures and international pension and savings plans
- Management of 875+ plans for 375+ corporate client groups
- We work with companies from all industry sectors, ranging from small, owner-managed businesses to large multinational corporates.

**CORPORATE & INSTITUTIONAL SERVICES**
- More than 30 years’ experience serving the needs of investment managers, fund managers, captive insurance companies and family offices
- Fund administration services to fulfil your fund’s regulatory and operational requirements
- Global custody services to safeguard your assets and maximise their value
- Custodian trustee services to perform fiduciary oversight and compliance monitoring
- Secure, global web-based online services available 24/7 to help monitor accounts and portfolios
- Banking and credit services.

**CAPITAL MARKETS**
- Premier investment bank, consistently ranked by Bloomberg among the largest global investment banks
- 7,100 professionals operating out of 70 offices across North America, the United Kingdom, Europe and the Asia-Pacific region
- Clients residing in 100 countries worldwide
- Provides a focused set of products and services to corporations, institutional investors and governments around the world
- Delivers the expertise and execution required to raise capital, access markets, mitigate risk and acquire or dispose of assets.
When you meet with our advisors in any of our locations, you will open the door to all the resources and expertise within the RBC Wealth Management network. Our global offices provide access to a team of specialists located in key financial centres throughout North America, the United Kingdom, Europe and Asia.
ABOUT RBC WEALTH MANAGEMENT

WHAT WE DO
We are a premier provider of global financial solutions serving high net worth clients in select markets around the world.

WHAT WE’LL DO FOR YOU
As a client of RBC Wealth Management, we aim to help you unlock the full potential of your wealth. Through our local knowledge and global expertise, we provide customised solutions that integrate every aspect of your financial life.

WHAT YOU CAN EXPECT
You will enjoy a remarkably different client experience. Add to that the assurance that comes from having a stable and reputable organisation with global resources on your side.

KEY FACTS
- More than 4,300 financial consultants, advisors, private bankers and trust professionals worldwide
- Entrusted with US$1.2 trillion in client assets
- Outstanding Wealth Manager – Customer Relationship Service and Engagement (2014 Private Banker International Global Wealth Awards)
- Ranked Best Private Banking Services Overall for Canada and Jersey (2015 Euromoney Private Banking and Wealth Management Survey)
- Recognised as one of the world’s Top 5 largest wealth managers in Scorpio Partnership Global Private Banking Benchmark 2014
- Century-long history in the United Kingdom.

Clients investing through certain RBC Wealth Management businesses, including specifically RBC Wealth Management-UK, should note that our core Investment Advisory service and our Discretionary Investment Management service are offered on a restricted basis. In such cases, we offer advice on limited types of products (which we offer from a limited number of companies) aligned to our areas of expertise. Discretionary Investment Management utilises a restricted panel of investment managers and offers discretionary management in a restricted range of funds and fixed income products.

In addition, clients receiving Wealth Structuring advice through RBC Wealth Management-UK should note that such advice is offered on an Independent basis. In such cases, we will advise and make a recommendation to you after we have assessed your needs. We offer advice on products and services from a selected panel of providers having reviewed the whole market. The providers have been selected as the most suitable options for our clients.
ABOUT RBC

RBC is Canada’s largest bank by market capitalisation with broad leadership in financial services. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

KEY FACTS

■ Chartered as a bank in 1869
■ Approximately 78,000 employees speaking 200 languages serving more than 16 million clients worldwide
■ Stock trades as RY on New York (NYSE) and Toronto (TSX).

AMONG THE WORLD’S BEST

■ Top 10 of largest banks in North America1 and Top 15 of largest banks globally4
■ Top 100 Most Valuable Global Brands (BrandZ 2015 annual global brands ranking)
■ Recipient of the prestigious Global Retail Bank of the Year (Retail Banker International, May 2015)
■ Ranked in the Top 20 globally and #2 in North America of the world’s safest banks (Global Finance Ranking of the World’s Safest Banks, November 2014).

CANADA’S LEADING FINANCIAL INSTITUTION

■ Largest bank in Canada, with over C$1,032 billion2 in total assets and a strong Basel III CET1 ratio of 10%
■ Recognised as one of Canada’s ”Top 100 Employers” for 2015 (Mediacorp Canada Inc. annual survey published in Globe and Mail, November 2014)
■ Consistently high credit ratings – Moody’s Aa3, Standard & Poor’s AA-, Fitch Ratings AA and DBRS AA
■ Consistently strong and stable with a high quality balance sheet, proactive risk management and a strong liquidity position
■ Recognised among the world’s financial, social and environmental corporate leaders for the 14th consecutive year on the 2014 Dow Jones Sustainability World Index
■ Named in the Global 100: Most Sustainable Corporations in the World in 2014 for the ninth consecutive year (World Economic Forum)
■ Committed to environmental and watershed protection in communities worldwide through the 10-year, C$50 million RBC Blue Water Project.

Top North American Banks3

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company</th>
<th>Market Cap (US$ B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wells Fargo</td>
<td>289</td>
</tr>
<tr>
<td>2</td>
<td>JP Morgan</td>
<td>246</td>
</tr>
<tr>
<td>3</td>
<td>Bank of America</td>
<td>176</td>
</tr>
<tr>
<td>4</td>
<td>Citigroup</td>
<td>168</td>
</tr>
<tr>
<td>5</td>
<td>Goldman Sachs</td>
<td>94</td>
</tr>
<tr>
<td>6</td>
<td>RBC</td>
<td>93</td>
</tr>
</tbody>
</table>

Top Global Banks5

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company</th>
<th>Market Cap (US$ B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Wells Fargo</td>
<td>289</td>
</tr>
<tr>
<td>4</td>
<td>JP Morgan</td>
<td>246</td>
</tr>
<tr>
<td>7</td>
<td>HSBC</td>
<td>186</td>
</tr>
<tr>
<td>15</td>
<td>RBC</td>
<td>93</td>
</tr>
<tr>
<td>16</td>
<td>UBS</td>
<td>85</td>
</tr>
<tr>
<td>23</td>
<td>Barclays</td>
<td>69</td>
</tr>
</tbody>
</table>

1 As measured by market capitalisation as at June 4, 2015.
2 As at April 30, 2015.
Our Commitment to You

- A personal and responsive Relationship Manager accountable to you
- A team with global expertise led by your Relationship Manager, focused on serving your best interests
- Solutions that are tailored to your unique needs, wherever you live, operate or travel
- The global resources of RBC, with a bespoke experience
- Service in multiple languages including English, Cantonese, French, Mandarin, Portuguese and Spanish.

This brochure has been issued by Royal Bank of Canada on behalf of RBC® companies that comprise the RBC Wealth Management™ network. RBC Wealth Management is the global brand name for the wealth management businesses of Royal Bank of Canada and its affiliates. Royal Bank of Canada is primarily regulated by the Office of the Superintendent of Financial Institutions in Canada, and (along with its subsidiaries and affiliates) is also supervised by additional regulatory entities in Canada and elsewhere. You should carefully read any risk warnings and regulatory disclosures in this brochure or any other literature enclosed with this brochure or forwarded to you by Royal Bank of Canada, its subsidiaries or affiliates.

Some of the services detailed in this brochure are not offered in all jurisdictions and may not be available to you. This document does not constitute (i) an invitation to buy or the solicitation of an offer to sell securities or (ii) an offer to sell any other products and services in any jurisdiction to any person to whom it is unlawful to make such an invitation, solicitation or offer in such jurisdiction. Products and services described in this brochure may be provided by a variety of Royal Bank of Canada offices, subsidiaries and affiliates, either independently or acting together, operating in a number of different jurisdictions. (With specific regard to brokerage services, such services may be provided by RBC Capital Markets, LLC (member FINRA, NYSE, SIPC) in the United States and RBC Dominion Securities Inc. (Member–Canadian Investor Protection Fund) in Canada.) Therefore, the regulatory regime applicable to the delivery of a particular product or service including any investor protection or depositor compensation arrangements may well be different from that of your home jurisdiction. In particular, products and services that involve the transfer of currencies across national borders are necessarily subject to the foreign exchange and other laws of those jurisdictions, and will not be available where prohibited by such laws.

Using borrowed money to finance the purchase of securities involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

This brochure is intended as general information only, and is not intended as taxation, legal, investment or other professional advice. You should obtain independent professional advice particular to your individual circumstances. Consult with your financial advisor before making your investment decisions.

Royal Bank of Canada, its affiliates and subsidiaries, and their officers, directors, employees and agents are not responsible for and will not be liable to you or anyone else for any damages whatsoever (including direct, indirect, incidental, special, consequential, exemplary or punitive damages) arising out of or in connection with your reliance on this brochure, even if Royal Bank of Canada, its affiliates or subsidiaries, or their officers, directors, employees or agents have been advised of the possibility of such damages.

Investment management products and services described in this brochure are not “deposits” (unless expressly stated otherwise, and even then, only certain “deposits” are insured by the Canadian Deposit Insurance Corporation, the Federal Deposit Insurance Corporation, or similar deposit insurance institutions); may lose value; and are not subject to a bank guarantee. Past performance is not necessarily a guide to future performance, and any exposure to multiple currencies may cause additional fluctuation in the value of an investment.

Trademarks used in this brochure include the LION & GLOBE Symbol, ROYAL BANK OF CANADA, RBC and RBC WEALTH MANAGEMENT which are trademarks of Royal Bank of Canada used by Royal Bank of Canada and/or by its subsidiaries under licence.

For more information visit rbcwealthmanagement.com