A remarkably different wealth management experience

RBC Wealth Management™

Global financial stability

Chartered in 1869, RBC® is Canada's largest bank and one of the world's premier diversified financial services companies.

Financially solid, RBC consistently maintains a strong balance sheet and a strong credit rating. Our consolidated operations have been profitable for many years with an AA- rating by Standard & Poor's and an AA rating by Fitch, for example.

International wealth management at RBC serves high net worth individuals and institutional clients in select markets around the world. Client solutions include trust and fiduciary services, investments, private banking, credit, global custody and fund administration, and employee and executive compensation and benefits services.

Our offices are located in regions recognized for the flexibility and security they provide our clients and for the integrity of their financial and regulatory systems.

A culture of proactive governance

- RBC and its employees take great pride in the strong reputation for corporate governance earned over the years
- World Economic Forum named RBC among the world's top 100 sustainable companies for the sixth consecutive year in the 2010 annual "Global 100" ranking. This prestigious recognition rated such essential criteria as strategic governance, environmental initiatives and human capital/ labour relations practices
- Dow Jones Sustainability Index recognizes RBC among the world's financial, social and environmental corporate leaders in 2009-2010
- RBC has been named as one of Canada's Greenest Employers, one of Canada's Best Diversity Employers, one of Canada's Most Socially Responsible Corporations and one of the Best 50 Corporate Citizens in Canada

RBC considers its corporate responsibility to include ethical business practices, having a positive economic impact, operating with integrity in the marketplace, providing a supportive workplace, being environmentally sustainable, and contributing to communities.

What really matters?

You need to know that everything that matters to you and to your family is in its proper place. Our discussion with you begins with that understanding.

Building and managing substantial wealth brings with it valid concerns about overlooking its hidden potential and its vulnerability in volatile markets.

You want to know that the right financial foundation is there to weather any changes and to take advantage of the right opportunities as they arise.

Your family, financial interests, business activities and your lifestyle can be bound together and are increasingly global in nature. As a result, a wealth management plan restricted to a single market, currency or solution may not be enough to secure your peace of mind.

Although you are aware of the many advantages that wealth management offers, you recognize that having the right advice may be the critical factor.

We invite you to discover the many advantages of working with one of our advisors and using the global expertise and local knowledge of RBC to your advantage.

Relationship, expertise and choice

You seek to establish a longstanding relationship with an advisor who clearly understands and cares about what really matters to you and your family. You expect a relationship that is based on a frank and open dialogue, a continuing dialogue that fosters integrity, discretion and trust.

In seeking the best solutions to your circumstances you want someone who is willing to be challenged and can challenge you in return; someone whose expertise enhances and complements your own.

You want someone who can bring it all together offering you wealth management choices that integrate all your interests: family, business, lifestyle and philanthropy. Someone who works directly with you to help you create greater control and confidence over all of your financial decisions. And someone who keeps you well informed of all the relevant activities, risks and results along the way.

Expect something remarkably different

As a result you are expecting something different — perhaps, even remarkably different. You expect to work with a highly qualified advisor who:

- is supported by a respected and financially strong organization that has an array of international wealth experts and resources to meet your individual needs.
- leads a team of remarkable people — recognized experts to collaboratively serve your best interests.
- welcomes the opportunity to work with your other professional advisors as you wish.
- considers the selection of the best international financial locations in which to place your assets as well as the formation of secure holding structures that offer appropriate capital preservation and tax efficient growth.

Most of all, you expect someone dedicated to you and accountable to you, an advisor who acts as your relationship manager, ensuring that your interests are primary.

A commitment to you

Through a single point of contact, your relationship manager promises to integrate what really matters to you and your family: your lifestyle, your values, your goals and personal sense of purpose.

With access to a team of global specialists, your relationship manager is able to provide valuable local expertise to address every aspect of your financial, investment and estate planning needs.

Our accountability is to you and your family’s financial well-being.

You and your family

When considering your family's well-being you want to work with a relationship manager who understands you and your family. A relationship manager who, with a team of experts, can help you realize the most value in the preservation, distribution and transfer of wealth among family members and between generations.

You want the wealth that you have accumulated and nurtured to benefit the lives of the ones you cherish, to enrich them in every way possible.

You may be seeking to create a greater degree of discretion, keeping family affairs away from the glare of public scrutiny because these are personal and intimate family issues.

In short, you want to ensure that your wealth is passed on safely and thoughtfully, in ways that reflect your deeply held values and aspirations.

Create your legacy

Our team of trust and fiduciary professionals is here to help you realize your aspirations and resolve in advance any potential difficulties your estate might otherwise bring about for your family and beneficiaries.

Trusts and other holding structures, whether domestic or international, provide the greatest estate planning control and discipline. They can encompass the ownership and management of your diverse assets, be they tradable assets, private holdings, real estate, family heirlooms or precious works of art.

Trusts are the cornerstone of an effective estate plan — legal plans and structures that are formed specifically to contain all your complex holdings and to realize your many intentions.

Your relationship manager will bring together our international fiduciary professionals and your other advisors, as necessary, to construct a strategy, plan and structure that reflects your intentions and values.

To further complement your estate planning, we can provide thoughtful and flexible financing solutions as well as tax and investment advisory services to assist the beneficiaries of your trust.

Global leader of trust services

With more than 700 trust professionals worldwide and offices in key regions throughout Europe, the Americas and Asia, we are the international trust experts.

As proof of this, RBC has been recognized for the third consecutive year in the 2008 *Euromoney* annual private banking survey as being the best provider of trust services in the UK.

This survey, one of the most respected in the industry, is known as the 'peers poll', as more than 20,000 industry specialists nominate those companies they believe to be the top providers of both competitive and non-competitive services.

You and your wealth

We recognize that your underlying expectation in working with us is the preservation of the capital that you have created and accumulated.

Capital preservation and long-term growth

We believe there is more to preserving wealth than minimizing risk and maximizing investment returns. An integrated approach to wealth management can ensure an optimal level of asset management, coordination and strategic integration while being mindful of tax and estate implications in an evolving global marketplace.

Individual wealth preservation solutions can be as varied as our many clients worldwide.

Choosing an investment management approach

Choosing the right investment advisory relationship solution that suits your needs can be as important to your sense of confidence and control as choosing the right investment strategies and asset allocation.

You can choose the degree of involvement in the ongoing management of your investments that reflects your knowledge of international markets, as well as your time availability, lifestyle, personal disposition and investment philosophy.

Investment Advisory

If you prefer to be directly involved in the ongoing decisions affecting your investment portfolio, our investment advisors will provide you with the highest degree of professional advice and service based on a thorough understanding of your goals and objectives.

Should you choose more than one investment approach, your relationship manager will ensure that the strategies are complementary and that your wealth is properly diversified by asset class, currency and geography.

Discretionary Investment Management

If your preference is to be less directly involved with your investments on a day-to-day basis, you may want to choose our discretionary investment management service. We provide a disciplined approach to portfolio construction in an open architecture environment using some of the world's top-performing money managers.

Credit solutions can be strategically utilized to further enable your wealth creation through diversification into new asset classes or by leveraging to increase returns.

Protecting your global holdings

To integrate the complex puzzle of your global holdings in realizing your intentions and ambitions, we offer international trust and holding structures unavailable in local jurisdictions.

Internationally registered structures can include a broader range of tax planning and asset protection options.

You and your lifestyle

Your active lifestyle may find you pursuing business opportunities in the Far East one month and vacationing with your family in Europe the next. No matter where you go or what you do, RBC is there to meet your financial needs.

A full suite of banking services denominated in major world currencies will facilitate your movement around the globe, allowing you to live and conduct your affairs in multiple countries seamlessly.

Additionally our flexible secured credit services allow you to effectively make the most of your wealth — borrowing to purchase a property or asset, monetizing assets within a trust structure or leveraging your investment portfolio.

Your primary relationship manager will bring together our investment and credit experts to ensure that your cash flow and cash assets are seamlessly integrated with your investment management solution.

Create your vision

As a successful individual you have a range of personal ambitions you long to fulfill. These can include expanding your business interests domestically or internationally, preserving assets for your retirement, pursuing your personal interests, transferring wealth to loved ones or leaving a legacy of philanthropic ventures.

Our aim is to integrate and optimize the aspects of your financial life that will give you the freedom, confidence and control to create and realize your vision.

Accessible around the globe

When you meet with our advisors in any of our worldwide locations you will open the doors to all the resources and expertise within the RBC Wealth Management network. Our mission is to help you unlock the full potential of your wealth.

Manage your business interests

Complementing our services to high net worth individuals, RBC Corporate Employee & Executive Services (RBC cees) and our Corporate and Institutional business work with corporate clients to create, implement and manage solutions that meet the needs of their organization.

RBC cees delivers high-quality plan management and employee trust solutions for share and stock plans, international pension plans and employee benefits including custody, banking and treasury facilities. With a reputation for handling the most complex of global plans, RBC cees works across a number of countries in a variety of currencies and under many different tax regimes. In addition, we provide expertise in private equity and property fund administration.

Visit www.rbccees.com to find out more about our corporate employee & executive services.

Our Corporate and Institutional business provides access to a wide range of tailored solutions to meet the complex requirements of international organizations. Services include fund administration, global custody, custodian trustee services, custody and captive insurance and fund-related banking, credit solutions and more.

Visit www.rbcwminternational.com to find out more about our corporate and institutional services.

This brochure has been issued by Royal Bank of Canada on behalf of RBC® companies that comprise the RBC Wealth Management network. Services outlined may be provided by a variety of subsidiaries and offices, either independently or acting together. Royal Bank of Canada is regulated by the Office of the Superintendent of Financial Institutions in Canada. You should carefully read any risk warnings or 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 an invitation to buy or the solicitation of an offer to sell securities or any other products or services in any jurisdiction to any person to whom it is unlawful to make such a solicitation in such jurisdiction. Consult with your financial advisor before making your investment decisions. Any products and/or services described in this brochure are provided by a variety of Royal Bank of Canada subsidiaries and offices, either independently or acting together, operating in a number of different jurisdictions. You should note that the applicable regulatory regime, including any investor protection or depositor compensation arrangements, may well be different from that of your home jurisdiction. This brochure is intended as general information only and is not intended as taxation, legal, investment or other professional advice. You should always obtain independent professional advice particular to your individual circumstances.

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 the brochure, even if the Royal Bank of Canada, its affiliates or subsidiaries or their officers, directors, employees or agents have been advised of the possibility of these damages.

Investment management products and services described in this brochure are not deposits, are not insured by the Federal Deposit Insurance Corporation or other similar institution, may lose value and contain no bank guarantee. Past performance is not necessarily a guide to future performance and any exposure to foreign currencies may cause additional fluctuation in the value of any investment.

Visit our web site at www.rbcwminternational.com

VPS59367

To learn more about ways you could benefit from a relationship with RBC Wealth Management, please visit www.rbcwminternational.com

RBC®

RBC Wealth Management™