Who We Are

At RBC Wealth Management, Private Banking, our collective purpose is to help our clients achieve their goals while relieving them of the ongoing burden of managing their finances. We provide the preferred care and responsive service our clients require through personal relationships, industry-leading professionals and a unique service offering that is constantly evolving to bring our clients the most innovative wealth management solutions available.

We are a team of specialists who act as financial partners to high-net-worth clients, their families and their businesses. We help our clients simplify their banking, manage their assets and take more control over their financial futures.

Who our clients are

Private Banking clients are typically business owners, wealthy families, executives or professionals with $1 million in investable assets or a net worth of $3 million. They prefer personal relationships with a trusted advisor and team to dealing with multiple service providers. Each client receives ongoing, tailored Private Banking solutions, created by a dedicated team and encompassing a minimum monthly fee[†].

[†] All or a portion of your Private Banking fees may be tax-deductible.

The Private Banking experience

Your distinctive Private Banking black card represents a promise of the kind of preferred care — we call it the "black card experience" — you can expect as a Private Banking client. First in line to deliver on that promise is your Private Banker, who is supported by a dedicated Private Banking Associate and a Manager of Credit Structures.

A few of your banking entitlements

- Credit facilities designed for the high-net-worth client, such as the RBC® Visa Infinite* card
- Cash management solutions, like the Private Banking RateLink Preference® account, which offers the ability to "household" balances from several accounts to earn higher interest
- A wide variety of fixed-rate term loan borrowing options, and preferred rates on BA and Libor
- Preferred rates on investment services as well as an expanded selection and preferred rates on term deposits, GICs, T-bills and commercial paper
- Foreign exchange services: foreign exchange credit line, forward contract negotiations
- A Family Trust or Personal Holding Company account with an initial set of cheques provided

Financial literacy for your family

As part of our ongoing efforts to meet all of our clients' needs, RBC Private Banking recently developed a program designed to help parents teach their children financial literacy at all ages. To receive your copy, please speak with your Private Banker.

Your Private Banker is an accredited financial planner and succession planning specialist, and will work through a complete analysis of your wealth picture. After a review with you and your family around recommendations to help you achieve your goals, your Private Banker will create your tailored wealth and succession plan and implement it, updating it as your circumstances change.

Many high net worth clients use credit to grow wealth, diversify assets and leverage opportunities. You might wish to create personal equity in your company, acquire or diversify investment holdings, purchase real estate, provide financial assistance for family members or consolidate your existing lending. Your Private Banker and Credit Specialist draw from a sophisticated suite of credit tools to help you take full advantage of immediate opportunities and create a long-term plan to address your needs. You can structure loans through trusts and holding companies through your Private Banker as well.

Depending on your needs, the execution of your wealth management strategy may involve specialists from our Commercial Banking, Estate & Trust, International Wealth Management or Capital Markets groups, on an ongoing or as-needed basis. All necessary arrangements will be made on your behalf through your Private Banking team, and your advisors will meet with you in the comfort of our Private Banking offices, or at another location convenient for you.

Earning your business and safeguarding your wealth

We know that you have choices when it comes to your financial partners. That's why we work to continually earn your business, through an ongoing client feedback loop about your wants and needs and a commitment to providing responsive, relevant wealth management products and services. And you can rest easy knowing that your wealth is stewarded under the security of RBC, named the safest bank in Canada and third safest in North America (Global Finance magazine). We have maintained our excellent credit rating throughout volatile markets (Moody's Aaa S&P AA-), and we keep a strong balance sheet through proactive risk management and strong cost management discipline.

For more information

To learn more about RBC Private Banking's tailored service or for a confidential review of your needs, please contact a Private Banker or visit our website at **www.rbcwealthmanagement.com/privatebanking**.

Canada's Top Private Bank — for the third year in a row

In 2010, RBC Private Banking was again ranked number one among domestic banks for overall private banking services in Canada. This marked our third consecutive year at the top of the Euromoney Private Banking survey. We achieved number one rankings in 15 other categories as well, including Relationship Management, Services for High Net Worth ($1 million – $10 million) and Specialized Services for Entrepreneurs.

RBC Wealth Management®

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