

Expert resources  
to meet your wealth  
management needs



Wealth  
Management

# Your unique financial situation requires personalized advice

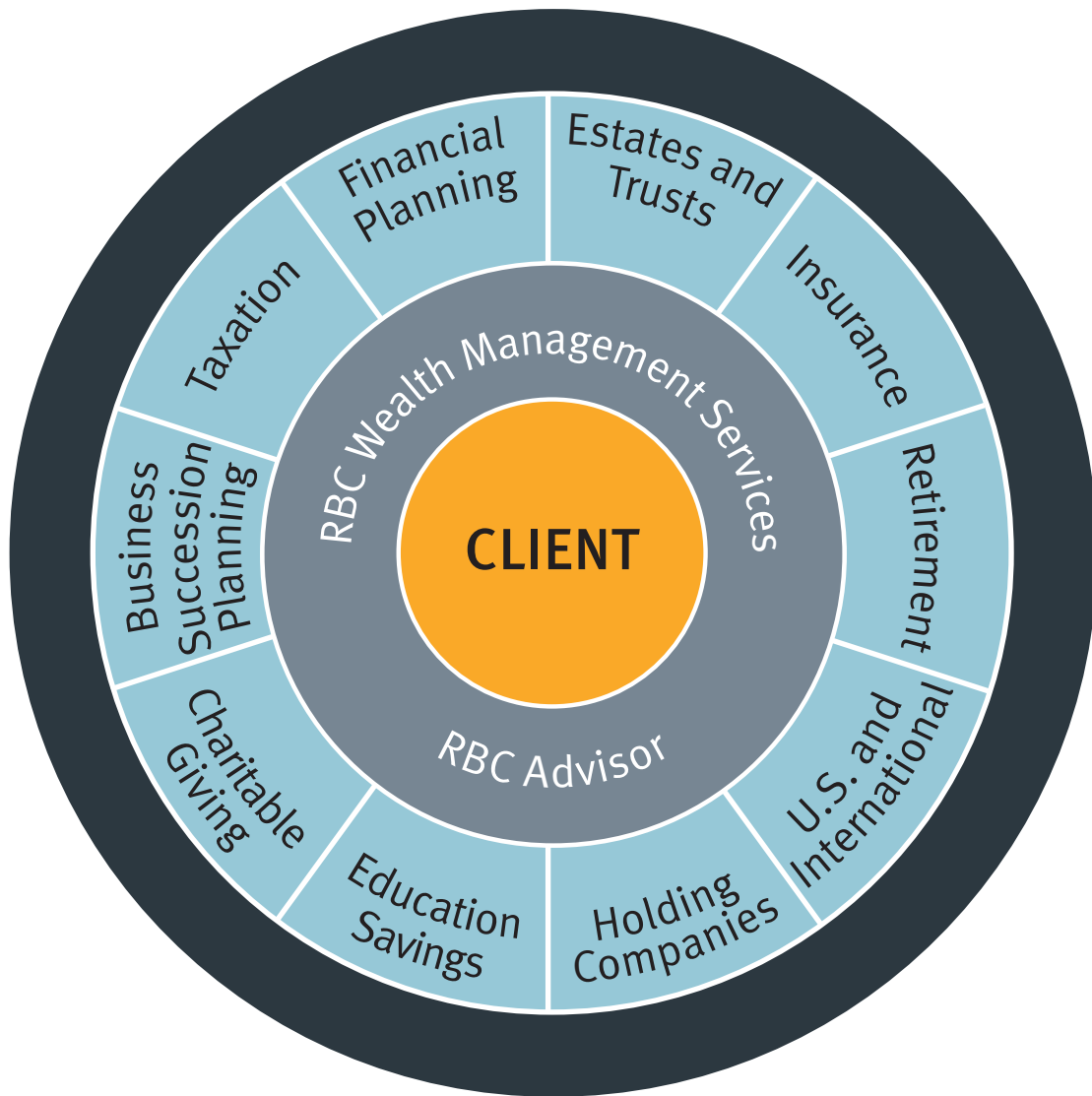


Whether your goals include converting the equity in your business into an enhanced retirement benefit, planning for your children's or grandchildren's expenses or leaving a family legacy, RBC Wealth Management Services team members can provide advice and suggest strategies to help you achieve your goals in a tax-efficient manner. Your RBC advisor can build on these strategies by suggesting potential solutions, which can then be implemented in coordination with your own tax and legal professionals.

The professionals within RBC Wealth Management Services will work with you and your RBC advisor to help meet your goals and uncover opportunities for you. Some examples of the situations in which we can help are:

- Business owners who need help managing their personal, holding company and business financial assets
- Professionals requiring assistance in structuring their affairs to both safeguard assets and minimize taxes
- Successful executives looking to grow and protect their wealth
- Individuals looking to balance their current needs with a savings strategy that will help them achieve their long-term financial goals
- Retirees requiring strategies that will maximize their income after taxes while preserving their capital for the long term
- Families looking to efficiently transfer accumulated wealth to the next generation
- Parents and grandparents looking to fund the educational and living costs of their offspring in a tax-efficient manner
- Business owners looking to tax-effectively transition their businesses
- Charitably inclined individuals wanting their donations to provide maximum long-term benefit and value
- Individuals with U.S. and international connections requiring specialized tax and estate planning assistance

Personalized advice to meet the broad range of your wealth management needs





## The RBC Wealth Management Services team

Much of the expertise that you would normally expect to only find at a family office is now available through your RBC® advisor. By drawing on the RBC Wealth Management Services team of highly accredited lawyers, accountants and financial planning professionals, we are able to deliver the level of integrated wealth management expertise that previously was available only to the most affluent families.

### **Financial planning**

- Develop a comprehensive financial plan that includes projections to determine if you are on track to meet your goals such as retirement, estate and risk management
- Help you take a financial planning approach related to every financial decision that impacts your life

### **Taxation**

- Recommend strategies to help reduce your family's tax burden
- Discuss strategies to minimize tax through structures such as family trusts, holding companies and insurance
- Provide specific corporate and personal tax planning strategies for business owners

### **Business succession planning**

- Discuss strategies to effectively transition from your business in a tax-effective manner
- Identify the missing elements of your succession plan and provide strategies and solutions to fill in the gaps
- Assist in implementing an Individual Pension Plan for you or your key employees as part of your succession plan
- Assist in providing you with an overall financial plan and contingency plan as part of your business succession plan

### **Charitable giving**

- Help you determine which charitable giving strategies are most suitable for you based on your objectives
- Assist you and your family in implementing a charitable foundation to minimize tax and leave a lasting legacy

## Education savings

- Provide you with strategies and a variety of options to fund your children's or grandchildren's education in the most tax-effective manner
- Through a financial plan, determine the required annual savings to meet your education funding goals

## Estates and trusts

- Provide tax-efficient strategies to transfer your wealth to chosen beneficiaries
- Review your current Will and provide Will and estate planning recommendations consistent with your objectives
- Help you determine which trust solutions may be appropriate for you based on your family situation and your objectives

## Insurance

- Assist you in analyzing the need for insurance to provide for your loved ones in the event of a disability or death
- Deliver creative insurance strategies to minimize tax, maximize your estate, increase retirement income or create a legacy

## Retirement

- Help you determine strategies and techniques to meet your retirement income goals
- Provide you with strategies to maximize your after-tax retirement income

## Holding companies

- Provide creative strategies to minimize tax during your lifetime and maximize your estate for your holding company assets
- Provide robust, consolidated financial reporting to corporations owning significant investment portfolios and seeking professional administration

## U.S. and international

- Provide you with information and strategies on U.S. tax and estate planning related to issues such as purchasing U.S. properties, moving to and from the U.S. and U.S. citizens living in Canada
- Discuss international planning strategies and issues of owning foreign assets and having family members located outside Canada

## The RBC Wealth Management Services team

**Strategies** – When you meet with a member of the RBC Wealth Management Services team, they will work with you and your advisor to understand your personal goals. Drawing on the depth of experience that members of this team have developed as financial, taxation and legal professionals, we are able to present strategies that are appropriate for your personal situation. Reaching your goals often requires a mix of strategies that minimize taxation, provide sufficient retirement income, safeguard your wealth and facilitate the effective transition of assets between generations.

**Solutions** – RBC Wealth Management Services team members will work with you and your advisor to turn proposed strategies into actionable solutions. For example, both the spousal loan strategy and the family trust are solutions that may meet your personal goal of minimizing tax. Leveraging the experience and knowledge of both your advisor and members of the team, we can assist in determining which solutions can best allow you to reach your family's goals.

**Implementation** – Your advisor will work with your own tax and legal advisors and members of the RBC Wealth Management Services team to effectively execute the strategies and solutions that will help you reach your personal goals and bring you peace of mind.



For more information on your wealth management needs:

- Speak with an RBC advisor
- Visit our website: [www.rbcwealthmanagement.com](http://www.rbcwealthmanagement.com)



**Wealth  
Management**

This document has been prepared for use by the RBC Wealth Management member companies, RBC Dominion Securities Inc. (RBC DS)\*, RBC Phillips, Hager & North Investment Counsel Inc. (RBC PH&N IC), RBC Global Asset Management Inc. (RBC GAM), Royal Trust Corporation of Canada and The Royal Trust Company (collectively, the “Companies”) and their affiliates, RBC Direct Investing Inc. (RBC DI)\*, RBC Wealth Management Financial Services Inc. (RBC WM FS) and Royal Mutual Funds Inc. (RMFI). Each of the Companies, their affiliates and the Royal Bank of Canada are separate corporate entities which are affiliated. \* Members–Canadian Investor Protection Fund. “RBC advisor” refers to Private Bankers who are employees of Royal Bank of Canada and licensed representatives of RMFI, Investment Counsellors who are employees of RBC PH&N IC and the private client division of RBC GAM, Senior Trust Advisors and Trust Officers who are employees of The Royal Trust Company or Royal Trust Corporation of Canada, or Investment Advisors who are employees of RBC DS. In Quebec, financial planning services are provided by RMFI or RBC WM FS and each is licensed as a financial services firm in that province. In the rest of Canada, financial planning services are available through RMFI, Royal Trust Corporation of Canada, The Royal Trust Company, or RBC DS. Estate and trust services are provided by Royal Trust Corporation of Canada and The Royal Trust Company. If specific products or services are not offered by one of the Companies or RMFI, clients may request a referral to another RBC partner. Insurance products are offered through RBC WM FS, a subsidiary of RBC DS. When providing life insurance products in all provinces except Quebec, Investment Advisors are acting as Insurance Representatives of RBC WM FS. In Quebec, Investment Advisors are acting as Financial Security Advisors of RBC WM FS. The strategies, advice and technical content in this publication are provided for the general guidance and benefit of our clients, based on information believed to be accurate and complete, but we cannot guarantee its accuracy or completeness. This publication is not intended as nor does it constitute tax or legal advice. Readers should consult a qualified legal, tax or other professional advisor when planning to implement a strategy. This will ensure that their individual circumstances have been considered properly and that action is taken on the latest available information. Interest rates, market conditions, tax rules, and other investment factors are subject to change. This information is not investment advice and should only be used in conjunction with a discussion with your RBC advisor. None of the Companies, RMFI, RBC WM FS, RBC DI, Royal Bank of Canada or any of its affiliates or any other person accepts any liability whatsoever for any direct or consequential loss arising from any use of this report or the information contained herein.