

# The RBC advantage



Serving generations who put their trust in us

## RBC Trust Company (Delaware) Limited

4550 New Linden Hill Road, Suite 200  
Wilmington, Delaware 19808

### Trust Company profile

- Over \$3.2 Billion assets under administration
- Over 1,800 accounts
- Minimum account size of \$500,000
- 50+ employees
- 2014 STEP Trust Company of the Year
- AA- Credit Rating (S&P)

## Trusts, trust services and fees

### Trusts

RBC Trust Company (Delaware) Limited acts as trustee or custodian for over 1,800 personal trust and custody accounts. In addition, we serve as administrative Trustee for the American Gift Fund, a Donor Advised Fund.

### RBC offers expertise in planning and administering many types of personal trusts:

- Living trusts
- Irrevocable trusts
- QTIP trusts
- Credit shelter trusts
- Dynasty trusts
- Delaware asset protection trusts
- Charitable trusts
- Minors' and education trusts
- Special needs trusts
- Life insurance trusts
- Pre-Need/Cemetery trusts
- Agency/Custody services

## RBC Trust Company (Delaware) Limited

### A dynamic tradition of trust services

Chartered in Delaware in 1914, RBC Trust Company (Delaware) Limited offers complete personal trust and custody services through strategic partnerships with professional advisors across the country. Our area of specialty is Delaware trusts — a preferred wealth-building and preservation tool of America's most accomplished and prominent families. In fact, our trust services were founded by members of the E.I. duPont family.

Royal Bank of Canada (RBC) has a successful history of working with professional advisors to deliver strategically sound wealth management planning solutions for clients. In addition to being a global leader in providing trust services, we have over 100 years of private client banking and wealth management experience.

## The advantages of choosing RBC

At RBC, we go beyond what other trust companies traditionally offer, delivering three key advantages:

As a valued client, you enjoy superior customer service — even if you're still on your way to attaining your ultimate financial goals

Trusts are no longer the private domain of the wealthy. Millions of Americans from all walks of life establish trusts to serve both their current and future financial needs, owing to trusts' remarkable flexibility. And through your existing advisors, we can provide first-rate personal trust services.

We strive to empower you through our knowledge and experience to help you take full advantage of the many benefits of trusts

Effective and economical, trusts can be an integral part of your wealth management plan. We can put the power of trusts to work for you through a unique partnership that combines the talents and knowledge of your existing financial advisors with 10 decades of comprehensive trust experience of RBC.

We're committed to offering you unparalleled dedication, integrity and accessibility

Clear and comprehensive communications are just the beginning. Your money is managed according to your objectives and our seasoned professionals can also take care of all necessary administrative details such as record keeping and tax compliance. Additionally, we're continually investing in systems to minimize costs and streamline processes. Ultimately, we're

a group of committed professionals, dedicated to working with you and your advisors to devise and refine strategies to help you achieve your financial goals.

## The RBC three-way partnership

Managing your finances may often seem complex and daunting. One of the ways we can help simplify the process is by delivering trust services through a three-way partnership that includes:

- You
- Your existing financial, accounting, insurance and legal advisors and
- RBC Trust Company (Delaware) Limited

Traditionally, a trust officer operated much like an additional advisor. Trusts were a separate part of your financial picture, apart from your brokerage account, insurance plan or tax strategy.

Nowadays, successful individuals are increasingly focusing on their own work and families — not on coordinating financial affairs. Yet they want to stay informed about their assets and actively participate in key financial decisions. Our partnership accommodates these needs — not by adding another advisor and, therefore, another layer of complexity — but by working with your existing advisors.

Your advisors understand the benefits of trusts and the role they can play as a component of your overall financial and estate plan. But more importantly, they understand you. In our partnership, trusts are precision instruments that are carefully applied to help you accomplish specific goals. No one is better qualified to fulfill your specific needs than your own advisor.

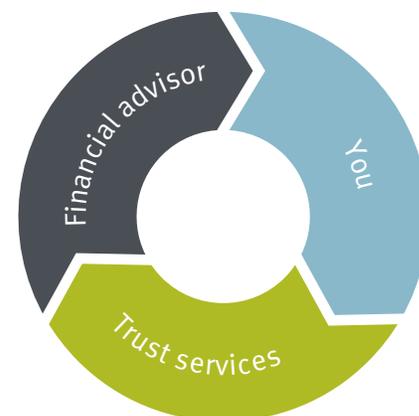
In addition, our partnership opens up a direct line to our team of trust professionals. You may call on our expertise at any time — individually or with your advisors.

## Traditional trust services



Multiple advisors whose various tasks were often uncoordinated.

## The RBC three-way partnership



Your financial advisor can coordinate trust services, along with tax, legal and insurance services. You also have a direct line to trust services.

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