

# Greyrock Wealth Advisors

We help families and communities realize a life of purpose, fulfillment and connection



Wealth  
Management  
Greyrock Wealth Advisors

# Contents

Your advisory team .....4

A premier wealth advisory team .....6

    Our culture and values ..... 7

    Our wealth management process..... 8

    Building portfolios: strong investment philosophy ..... 9

Reflecting your wealth intentions ..... 10

Team legacy .....12

RBC Wealth Management Private Wealth ..... 14

    Collaborative relationships.....16

Code of ethics .....17

A wealth of client solutions ..... 18

About RBC Wealth Management ..... 20

Worldwide capabilities.....21

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.





# Welcome to Greyrock Wealth Advisors at RBC Wealth Management

You can take your vision to the highest level with our vast suite of capabilities, bringing together insights, skills and expertise that focus on you and your unique needs. From near-term strategies for what's around the corner, to big-picture planning for distant horizons, the positive impact of your wealth can become clearer.

Our goal is to provide unparalleled commitment and help shape your wealth strategy for generations. Our clients benefit from the more than 230 years of combined experience our team possesses and a full suite of available resources both locally and globally.

## **To us, it's more than just business**

Many people see their relationship with professional advisors as a means to complete complex tasks, such as preparing tax returns, creating estate plans and selling properties. But this model leads to a transaction-based relationship, where both the client and advisor are shortsighted and the relationship can be short lived.

## **We look at things differently**

We provide something many seek but few find: the freedom and confidence of having a financial advisor who will walk alongside you through today's decisions and tomorrow's plans for decades to come. You have worked very hard to build a life you love and you deserve an advisor who cares as much about your family's legacy and future as you do.

# Your advisory team

Our approach fosters long-term and sustained relationships—building trust and alignment of vision.

**Jason Burkett, CFP®, CRPC®**

Senior Vice President – Financial Advisor



Focuses on advising and development of client relationships. Responsible for practice management and strategic development of the team. Leads operations, branding and investments, as well as team growth initiatives. Also focuses on business succession planning and wealth transfer.

**Cash Freeman, AAMS®, AIF®, AWMA®, JD**

Senior Vice President – Financial Advisor



Focuses on operations and heads team marketing and branding. Team lead for trust and estate services development, as well as for team's custom equity portfolios and derivative strategies. Heads team's private wealth efforts with internal and external partners as well as team's credit and lending solutions.

**Lance Crossett**

Senior Vice President – Financial Advisor



Responsible for client relationships, retirement income planning and portfolio strategies. Team lead on REITs and risk management. Provides insight on alternative investments and structured product strategies.

**Donald “Tack” Baker, CFP®, CRPC®**

Vice President – Financial Advisor



Senior client advisor. Leads managed portfolio and macroeconomic research. Specializes in corporate retirement plans and stock plans. Focuses on team financial planning and retirement income planning.

**Scott Baker, CIMA®**

Senior Vice President – Financial Advisor



Concentrates on client relationships and advising. Specializes in investments and research, including managing team's advisory portfolio. Provides guidance on estate management and multigenerational wealth planning strategies.

**Kyle Danford, CPFA®**

Financial Advisor



Advises clients, manages existing relationships and develops new client relationships. Focuses on investments and managed accounts, and serves as the institutional cash management lead. Focused on corporate retirement planning and stock transfer.

**Austin Schuler, CFP®**  
Financial Advisor



Focuses on advising and servicing some of the team's most elite client relationships. Specializes in building and presenting wealth plans, as well as retirement income planning. Concentrates on investments and managed accounts, and serves as the team's education planning lead.

**Nicole Jernigan, CAP®**  
Investment Associate



Specializes in client services and experience. Leads team's onboarding and retirement rollover processes, as well as charitable gifting and endowment efforts. Multigenerational planning and team connections specialist.

**Cindy Motiff**  
Senior Financial Associate



Senior strategic service associate and team operations manager. Specializes on building and maintaining the client service model, creating wealth plans and helping clients navigate the estate claim process. Leads client and team event planning.

**Wendy Tjelmeland**  
Investment Associate



Concentrates on client services and client experience, including operations and trading. Specializes in team's banking services and client event planning. Team connections specialist.

# A premier wealth advisory team

**Our team can trace its lineage back to 1938 and the establishment of the first stock brokerage operation in the region. Today, we pride ourselves on our commitment to both our clients and the pursuit of professional education, to confirm we possess the necessary knowledge to best serve our discerning clients.**

- An experienced and credentialed regional wealth management team
  - More than 230 years of combined professional experience
  - 12 professional designations
- Seven financial advisors
- Five dedicated support associates
- Three CERTIFIED FINANCIAL PLANNER™ professionals (CFP®)
- Accredited Asset Managers (CIMA® and AAMS®)
- One Accredited Investment Fiduciary (AIF®)
- One Chartered Advisor of Philanthropy (CAP®)
- Three Certified Retirement Plan Advisors (CRPC®)
- Private Wealth Advisor (AWMA®)

## What we do

We provide a customized wealth management experience to each of our clients. We believe this is the only way we can deliver on our promise to our clients and their families. First and foremost is understanding our clients' financial and life goals. Their current financial lives are considered and coordinated by our team. We deliver a comprehensive approach to financial and life management that helps provide our clients clarity and precision for this generation and generations to come.

## What differentiates us

We look at wealth management differently. Before we give any advice, present a financial plan or recommend investment strategies, we spend time getting to know you. Our team has been serving some of our client families for as many as five generations—and 85 years. We have intentionally built our team to mirror the families of the clients we serve. You benefit from our combined 230+ years of industry experience, our experience in specialized areas, and the wealth of perspectives we offer in our conversations with you.

In order to serve you and your family well into the future, we continue to add new talented and caring members to our team who will be there for you and your loved ones for generations to come.

## Our just cause

We believe that wealth management is more than just managing investments. It's about connecting resources to a purpose and making a difference in the lives of our clients. We exist to help our clients and their families live a life of connection. Our team embraces the belief that we must use our talents and resources to make our community better place.

## Our culture and values

Our culture is about leaving an impactful and lasting legacy. Starting from our founding in 1938 and extending into the future, we work in collaboration with the families and communities we serve.

- **History**

Our roots run deep in Northern Colorado. We are proud that those who came before entrusted us with carrying the torch of their legacy into the future.

- **Values**

You place great trust in us. We take that responsibility seriously, by cultivating a culture of integrity, collaboration and dedication in all that we do.

- **Development**

You value good advice. That's why we foster a culture of development, growth and education, providing you with professionals who give you the advice you need.

- **Community**

Like you, we value our community. We are dedicated to making a positive impact in our community as a team and value long-standing relationships.

Like you, we are driven by a strong sense of what's most important. That's why we've chosen to share our values outwardly. They are our charge. Our goal is that these values can be felt in every interaction you have with us.

- **Charity**

We value the impact that great wealth can have on elevating opportunities for positive change and significant impact in our community.

- **Connection**

We value the uniqueness of each client, each reality and each distinct vision. We seek to connect your vision to your higher purpose and goals.

- **Clarity**

We value the power of clarity, looking forward to bring focus, refine priorities and guide the path ahead.

### Connection to our community

Connection is at the heart of everything we do. By providing opportunities for meaningful connection, we cultivate an impactful legacy for our community. Our efforts include:

- 250 hours volunteered annually
- 16 organizations supported
- \$25,000 personal funds donated annually
- Donor-advised funds managed
- \$975,000 annual gifts processed
- 19 community board memberships

We also personally fund and maintain the Greyrock Fund, the team's own community-focused charitable organization, that permits us to identify and partner with local community nonprofits. The Greyrock Fund formalizes our commitment to our community and causes, and aligns our resources with our passions.

### Organizations we have supported include:

- Canyon Concert Ballet
- CHAMP
- Colorado Youth Outdoors
- Community Foundation of Northern Colorado
- Easter Seals
- Food Bank for Larimer County
- Fort Collins Children's Theatre
- Fort Collins Rescue Mission
- Habitat for Humanity
- Healing Warriors
- Kiwanis
- Larimer County Humane Society
- Neighbor to Neighbor
- NOCO Unify
- Red Cross of Northern Colorado
- Respite Care
- Rotary International
- Terry Ferrell Foundation
- United Way



# What we do and how we do it: our wealth management process



## Financial planning with RBC WealthPlan and eMoney

- Establish goals
- Determine risk
- Create investment strategies
- Create net worth statement
- Track portfolio results



## Retirement income planning

- Integrate WealthPlan Goals when creating plan
- Maximize income
- Minimize taxes
- Identify solutions to meet income needs



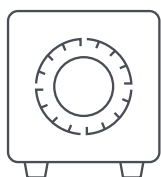
## Personalized asset management

- Personalize your portfolio to meet your growth, income and security needs
- Review progress
- Option Strategies
- Employee stock planning and compensation



## Real property strategies

- Identify cash flow opportunities
- Diversify your portfolio
- Investment property financing
- 1031 exchanges



## Portfolio and asset risk

- Protect your financial security
- Enhance after-tax wealth
- Provide non-asset based solutions
- Minimize estate taxes



## Tax strategies

- In conjunction with your tax advisor, we can identify strategies to protect your wealth and minimize the impact of taxes
- Personal and business
- Maximize charitable giving



## Estate and legacy planning services

- In conjunction with your attorney we identify strategies to protect your estate and family
- Simplify estates
- Minimize liabilities



## Business planning

- Plan for the efficient and most advantageous transfer of your business
- Protect interest
- Key person insurance
- Commercial banking



## Liquidity and liability planning

- Securities-based lending
- RBC Credit Access Line<sup>1</sup>
- Mortgages
- Business financing and leasing
- Budgeting



## Education planning

- Identify cost of higher education
- Implement structure for tax advantaged strategies
- Tailor investment portfolio to meet needs

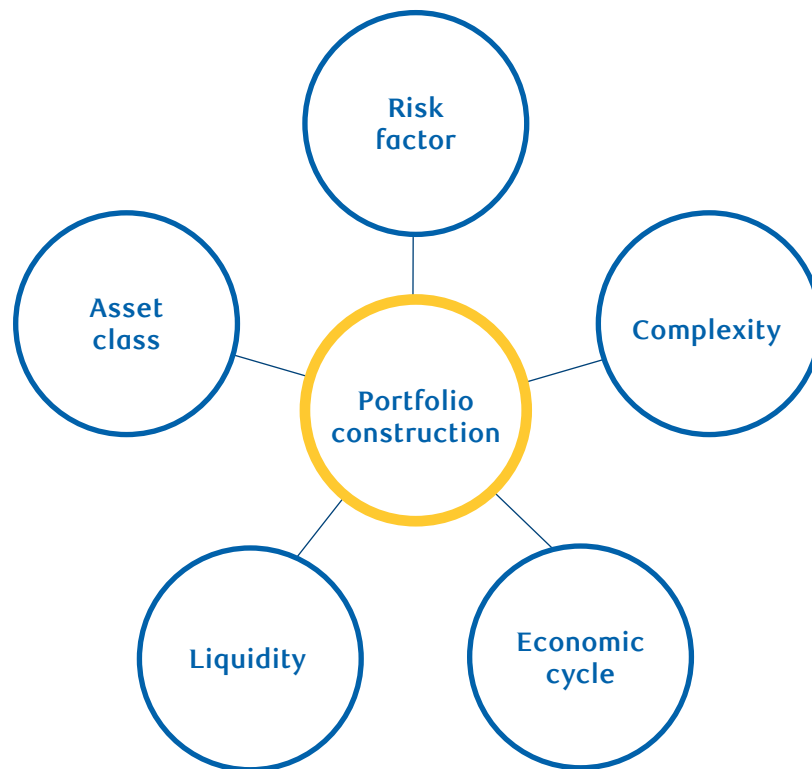
Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

1. Securities-based loans involve special risks and are not suitable for everyone. You should review the provisions of any agreement and related disclosures, and consult with your own independent tax and legal advisors about any questions you have prior to using securities-based loans or lines of credit. Additional restrictions may apply.



## Building portfolios: strong investment philosophy

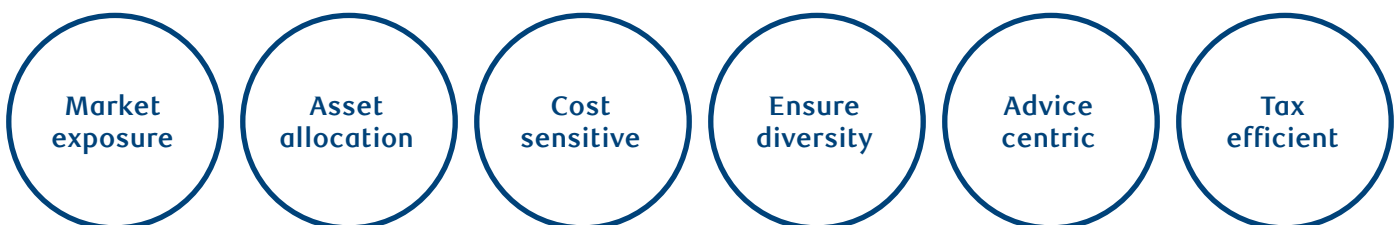
Portfolio construction and modeling is the cornerstone of a successful wealth plan. Through a broad array of investment strategies across asset classes, we carefully tailor your portfolio to meet your unique goals and priorities, based on your lifestyle, legacy and impact objectives.



### Asset management: rules-based process

Our methodology is practical, and most importantly, risk- and tax-aware. We believe successful investing requires skill, discipline and focus. Our skilled investment professionals offer attractive opportunities to fit your unique situation, investment objectives, and growth and income needs.

### Pillars of our methodology



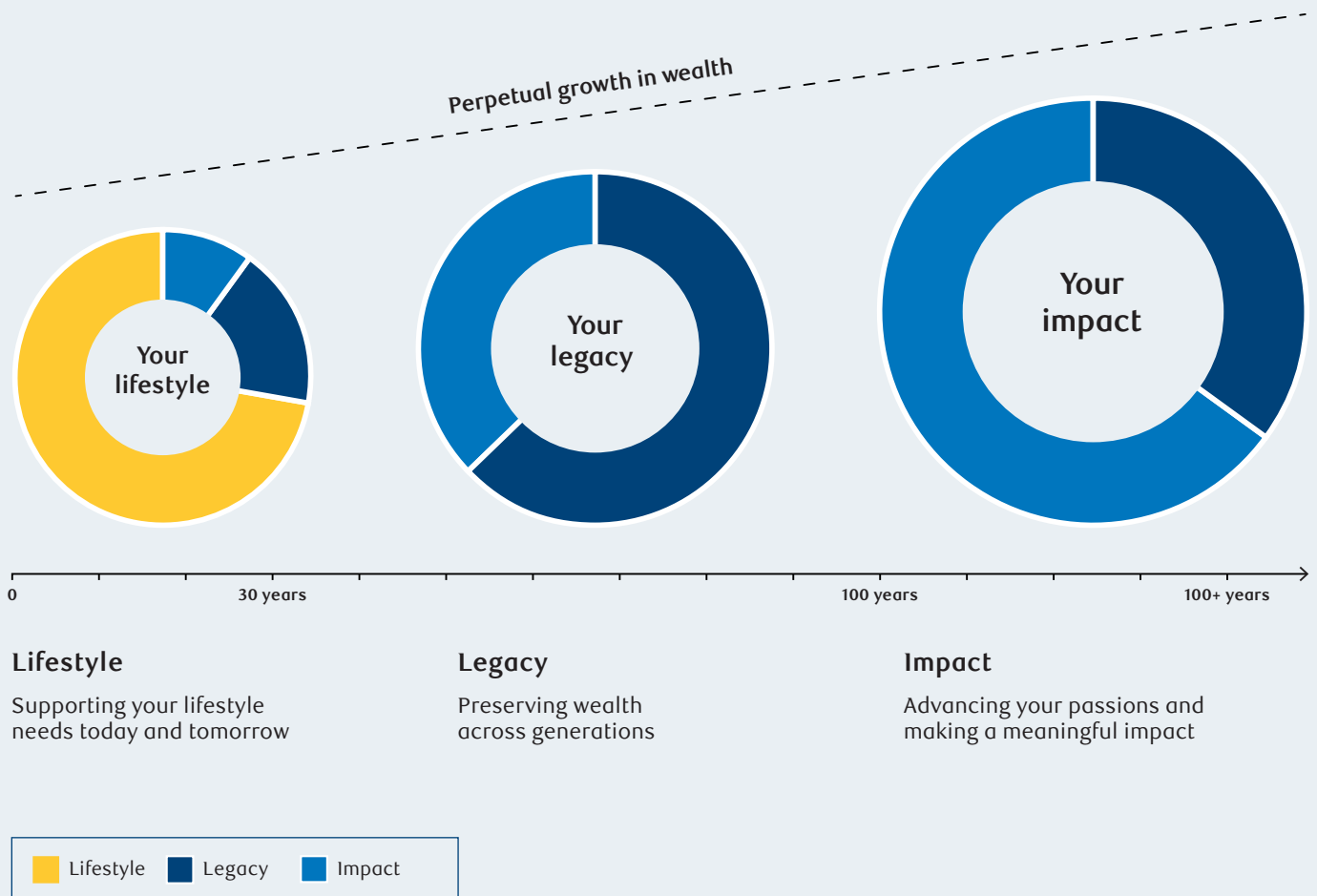
← Risk and tax aware/objective/exclusive →

# Reflecting your wealth intentions

## Your lifestyle—your legacy—your impact

We know you have a vision for the future that's uniquely yours. The experiences, people and impacts you care about will eventually become even more important as your wealth continues to grow. Thinking across horizons is about elevating the potential of your wealth to bring that vision to life in a way that aligns with your priorities.

## Wealth planning horizons: Your lifetime and beyond



**Note:** For illustration purposes only.

## **Lifestyle: What's now and what's next**

We work to support your lifestyle needs today and tomorrow and offer an empowering personal services line-up aimed at helping you manage the many facets of your personal life and business interests.

### **Lifestyle services**

A comprehensive suite of services including private health care advice, private aviation, health insurance expertise, travel and lifestyle concierge.

### **Liquidity and protection**

We offer customized banking products such as custom credit, private banking, industry leading securities-based lending, real property financing and protection services.

### **Exclusive access**

Our clients can benefit from exclusive private capital solutions, responsible and impact investments, advanced structured products, alternative investments and market-leading fixed income trading.

## **Legacy: Creating a strong foundation**

We help preserve and transition your wealth across generations as we know that great wealth is an opportunity to honor the past, celebrate the present and elevate the potential of the future.

### **Estate planning services**

We are an experienced team of professionals offering innovative and tax-efficient planning strategies for wealth transition

## **Trust services**

Achieve the peace of mind that comes from working with experienced professionals who help protect your wealth and legacy.

### **Family dynamics**

Specialized solutions catering to the complex needs of families, from business governance and succession planning, to charitable giving.

## **Impact: Positive change that endures**

We can help turn your vision into an action plan for lasting change as we are guided by your values and passions. Our objective is to provide you with the expertise and guidance you need to make a lasting impact.

### **Philanthropic consulting**

Great wealth affords great opportunity to make a meaningful impact on the world today and create positive change for future generations.

### **Responsible investing**

We'll help you explore investing opportunities that align with your values and combine success with responsible investing principles and governance practices.

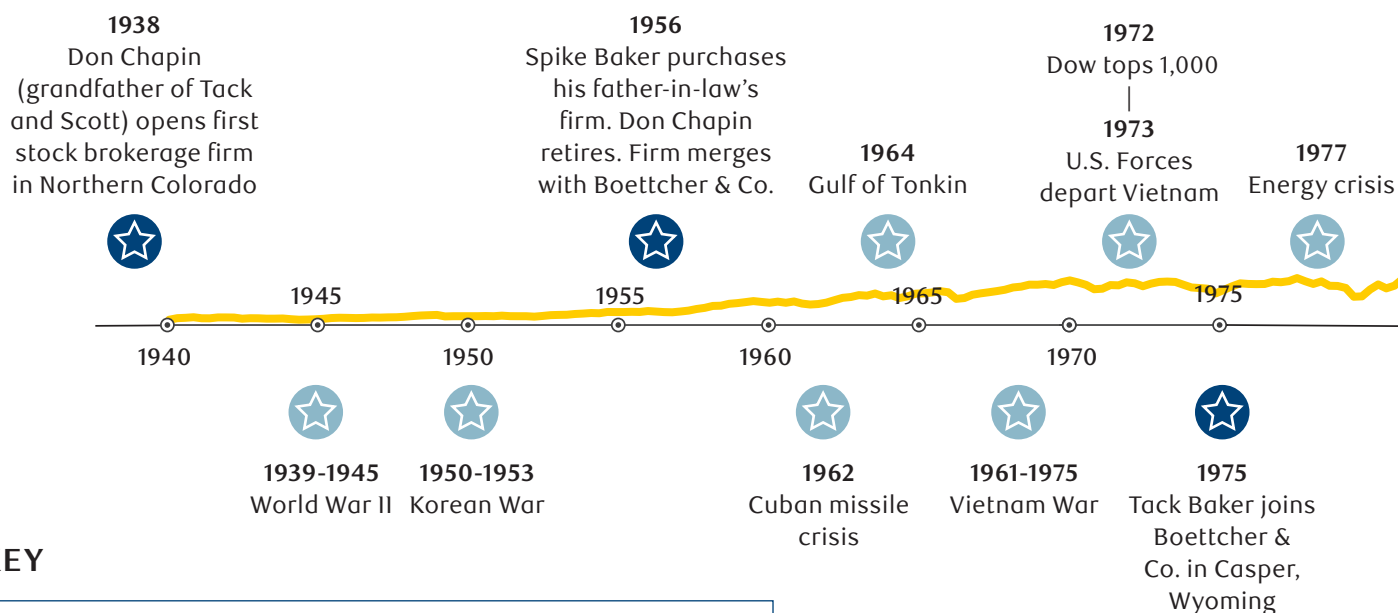
### **Impact investing**

Exclusive access to private investment opportunities designed to achieve a positive social and/or environmental impact.

# Serving clients for 80+ years through all markets and world events



Greyrock Wealth Advisors has a long history of serving the needs of clients in all market conditions. Through the decades—and several transitions and mergers—we’ve collaborated with clients by focusing on what matters most; their goals.





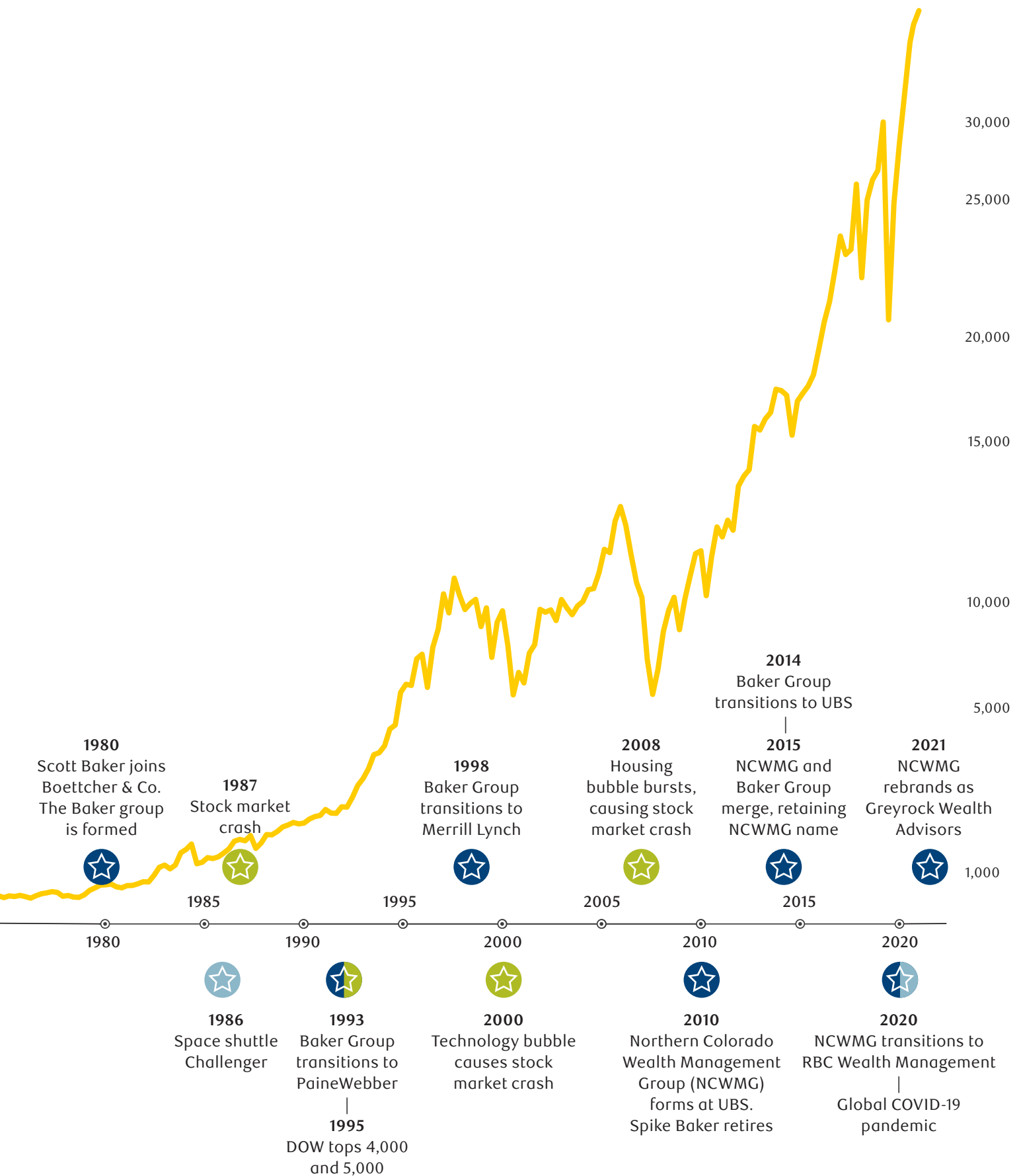


Chart is based on total returns for the Dow Jones Total Stock Market Index (formerly the Wilshire 5000 Index) Index. Past performance is not indicative of future results. It is not possible to invest directly in an index.

# RBC Wealth Management Private Wealth

## Expand your opportunities and simplify your life

**Your wealth can be a great source of opportunity. But with it comes responsibilities, challenges and questions. We understand what you may be experiencing, and are prepared to offer the assistance you need to relax and enjoy your wealth instead of worrying about it.**

We are dedicated to addressing the complex financial needs of highly successful people like you. As one of our most valued clients, every service we provide and every solution we offer is directed toward helping preserve and enhance your wealth.

Through collaborative relationships, planning expertise and personalized solutions, RBC Wealth Management® Private Wealth will help you expand your opportunities and simplify your life.

### **Collaborative relationships**

At RBC Wealth Management, establishing and maintaining a long-lasting collaborative relationship with you is a top priority. That's because it will serve as the foundation of the successful work we do together.

### **Primary relationship manager**

Your financial advisor works with you and your family to gain the deep understanding of your financial circumstances and goals that is necessary for us to recommend personalized strategies and solutions. And by sharing the details of your present situation, future aspirations, family dynamics and feelings about risk, your financial advisor is able to:

- Guide you through your family's various life events
- Integrate your family's objectives into a customized plan
- Update the plan as your family's needs change

### **Professional collaboration**

A comprehensive wealth management plan requires proactive collaboration among all of your professional advisors. As your primary relationship manager, we represent you and your family's best interests while partnering with your existing professionals, such as attorneys, tax advisors and accountants—as well as leveraging our team of wealth management professionals.

In our experience, clients receive superior service when their advisors collaborate to provide a more integrated, strategic wealth management plan.

### **Planning expertise**

We have found that proactively seeking the services of a team of internal and external professionals leads to innovative solutions. To help deliver the high level of creative problem solving you expect and deserve, your financial advisor engages RBC Wealth Management professionals. They specialize in developing a plan to address a variety of complex issues facing families with significant wealth, including wealth accumulation, wealth protection and wealth distribution strategies during life and at death.

### **Proactive team approach**

Research indicates there are 13 wealth management issues critical to the financial well-being of high-net-worth families. RBC Wealth Management's team of professionals take a disciplined approach, allowing us to anticipate your needs and deliver personalized solutions.

### **Client review**

Your financial advisor follows a planning process that includes working through the 13 wealth management issues with you and your family over time. During the client review, we identify opportunities among the 13 wealth management issues to provide personalized solutions for any gaps that may exist in your overall wealth management plan.

### **Personalized solutions**

RBC Wealth Management offers some of the very best of thousands of investment products, including many local, regional and international investment opportunities that may not be available from other

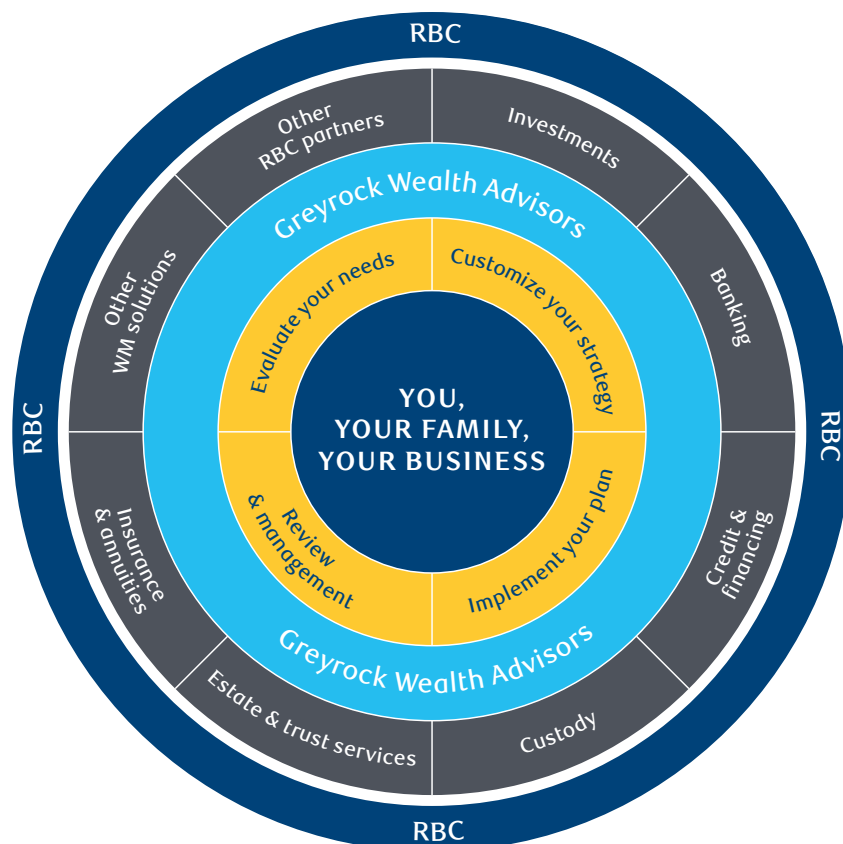
firms. With RBC Wealth Management, you gain access to a world-class organization with a variety of global solutions including investments, insurance and cash management services and solutions designed to provide specific benefits to meet your family's goals.

### Global products and services

- Individual equity and fixed income securities
- Diversified investments (mutual funds, ETFs, professional money managers, hedge funds, managed futures, etc.)
- In-depth research on equities, fixed income, and investment managers
- Life, disability, and long-term care insurance
- Margin and securities-based lending programs
- Individual and business retirement plans and education savings programs
- Individual and institutional (U.S. and international) trust and professional fiduciary services
- Estate, trust and philanthropic strategies and solutions
- Customized structured products (a combination of debt and equity components)

### 13 wealth management issues

1. Investments
2. Qualified retirement plans
3. Stock compensation
4. Insurance
5. Liabilities/liquidity needs
6. Titling of assets/asset protection
7. Durable power of attorney and medical directives
8. Executor/trustee
9. Gifting to children, descendants and others during life
10. Charitable gifting during life
11. Distribution of wealth at death to spouse, descendants and others
12. Charitable inclinations at death
13. Business owner interests



# Collaborative relationships

Understanding your family's full story can help us personalize your wealth management recommendations. Through ongoing conversations about your current situation, aspirations, family dynamics and feelings about risk, we can:

- Guide you through your family's various life events.
- Integrate your family's objectives into a customized plan.
- Update the plan as your family's needs change
- Provide world-class financial products and services necessary to accomplish your goals.

## Highly specialized expertise

To help deliver the high level of creative problem solving necessary when managing significant wealth, we engage RBC wealth management specialists who have extensive knowledge and experience addressing the complex issues often faced by families such as yours.

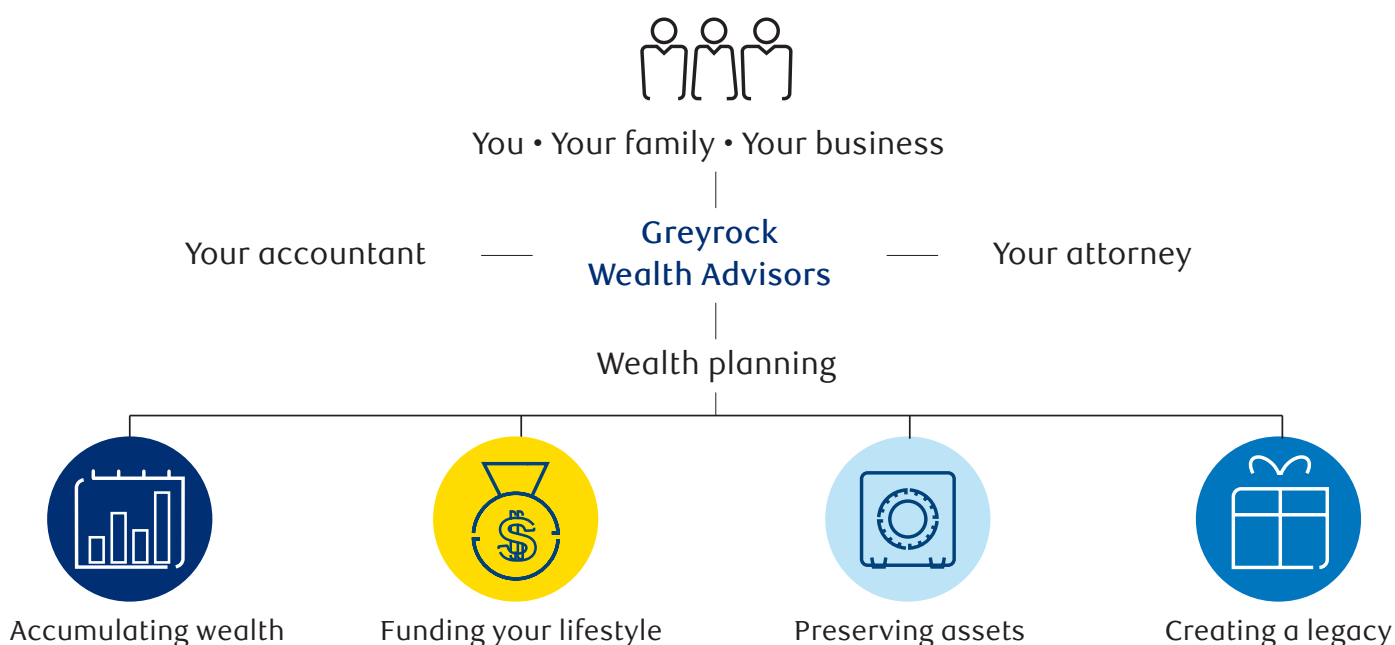
## Professional collaboration

Your financial advisor will also bring in the professionals you already know and trust—your accountant, attorney, private banker and others who play an important role in your family's affairs. Your Private Wealth financial advisor will serve as the leader of the collaborative team serving you to help ensure the strategies proposed and solutions delivered are well suited for your family's overall financial picture.

## RBC wealth planning

**Clarity today. Confidence tomorrow.**

No matter where life takes you, we help you stay connected to your big picture. You will benefit from our proven wealth planning process. It is designed specifically to embrace your individuality and help you create a plan offering you peace of mind to shift your focus from your money to what matters and live your life empowered.





# RBC Wealth Management investment advisor code of ethics

RBC Wealth Management is committed to ensuring that, in our capacity as an investment advisor, we:

- Act in the best interests of our clients and don't allow personal interests or those of the organization to take precedence over the interest of our clients
- Act with due skill, care and diligence in transactions and trading activities
- Preserve client confidentiality at all times
- Respect the intellectual property rights of others
- Prevent and fully disclose any perceived or real conflicts of interest
- Protect and promote the integrity of the market
- Preserve honesty, integrity and trust in all communications with clients, employees and shareholders

## Objectives of the code of ethics

- To encourage and foster an organizational and work environment that prompts the internal reporting through a defined escalation path regarding violations of our Code of Ethics as related to securities transactions; personal trading activities of employees and supervisory personnel; employee behavior; and the RBC Code of Conduct
- To promote compliance with applicable securities laws, rules and regulations through leveraging an ethically-based approach
- To promote honest and ethical conduct by all employees, financial advisors and executives, including the ethical management of actual or apparent conflicts of interest between external, personal and professional relationships
- To promote full, fair, accurate and understandable disclosure in reports, documents and client communications that we create, submit and disseminate
- To establish accountability on the part of employees, financial advisors and executives regarding adherence to our Code of Ethics



# A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests—family, business, lifestyle and philanthropy. By taking a holistic approach to all your financial goals, we can implement an appropriate level of asset management and coordination, while being mindful of tax and estate implications.

## Investment services

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position
- Structured product solutions, and options and derivatives

## Credit solutions

- Highly skilled credit specialists located in key global financial centers creating customized credit solutions
- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies
- Innovative utilization of credit through trusts to access liquidity

## Wealth planning

- Wealth management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate and multigenerational wealth planning services

## Cash management

- Access to a set of integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Investment Access Account
- Online bill pay and electronic funds transfer
- Cash sweep choices, including FDIC-insured deposits
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and ApplePay™

## Capital Markets

- Premier investment bank, consistently ranked as Top 10 global investment banks from 2011 to 2017, according to Dealogic
- More than 7,300 professionals and support staff operating out of 71 offices in 15 countries
- Over 14,000 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- A focused expertise in alternative assets and commodities and commodities

# Our mission is to help clients thrive and communities prosper.

## Professional trustee services

- More than 100 years' experience as independent, professional trustees
- Multi-jurisdictional planning and cross-border tax awareness
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited and South Dakota Trust Company LLC offer personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options. Both offer estate or trust/estate settlement

## Insurance and annuity services

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

## Executive services and employee solutions

- Deferred compensation and insurance solutions
- Restricted securities transactions, liquidity, execution, reporting and processing; proactive block sales
- Liquidity strategies for large blocks of concentrated holdings
- Net unrealized appreciation strategies
- Affiliate trading programs (10b5-1 plans)
- Buy-sell agreements and key person funding

## Corporate services

- Investment banking services including equity and debt underwriting, IPOs, private placements, private investment in public equities, and lending
- Employer-sponsored retirement plans
- Institutional consulting services and fiduciary services
- Employee ownership plan consulting and implementation, including online administration and execution for public and private companies
- Corporate share repurchases
- Hedging and monetization strategies, tax efficiency and asset protection
- Directed share programs





# About RBC Wealth Management

As your wealth manager, we take time to understand your goals and offer comprehensive wealth solutions to help you realize your life vision. We know what's important—the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

## Why investors choose RBC Wealth Management

Clients who want to feel confident that their wealth is being looked after by a responsible financial steward select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

## What you can expect

Our professional wealth managers deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

### Key facts

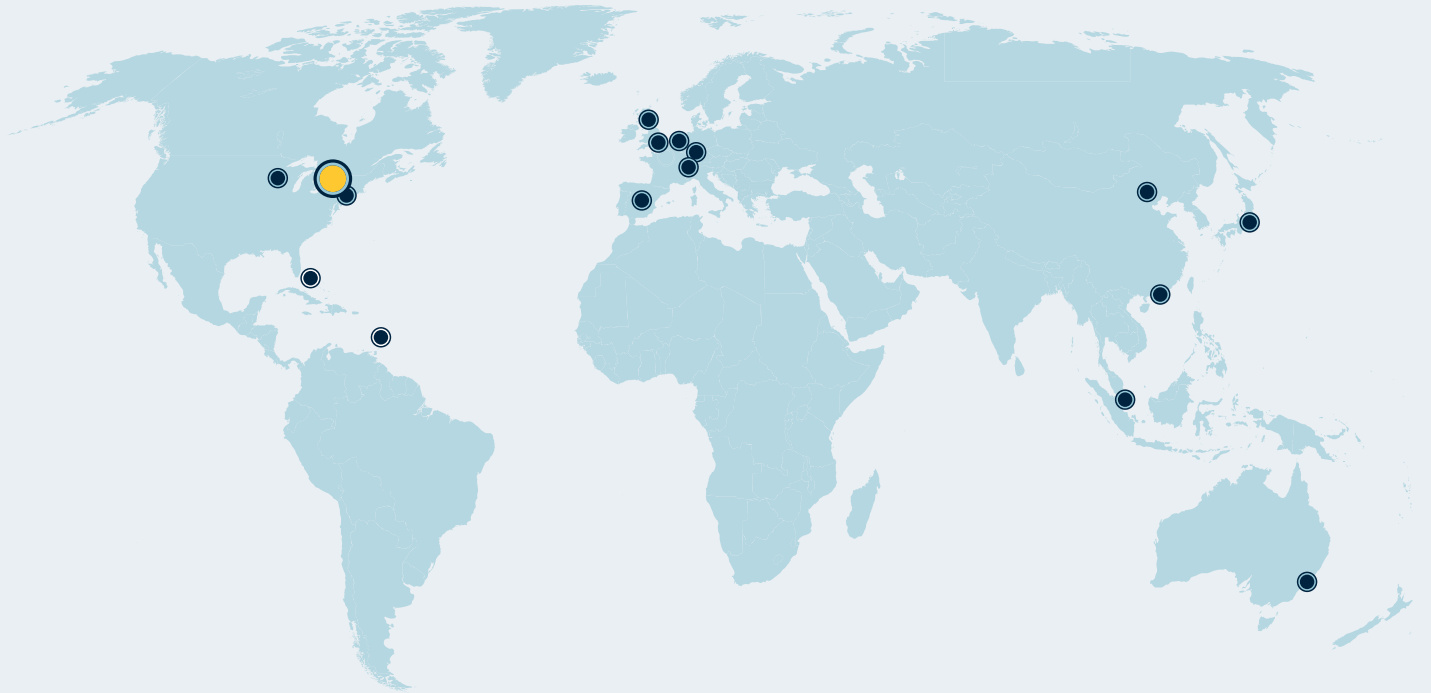
- Recognized as a Top 10 global wealth manager by assets<sup>1</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2018)
- More than US\$997 billion in assets under administration and more than US\$749 billion in assets under management worldwide<sup>2</sup>
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 1,900 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities that may not be available from other firms

1. Scorpio Partnership Global Private Banking Benchmark, 2018. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.

2. As of April 30, 2021.



# Worldwide capabilities



## RBC Wealth Management: Trusted Strength

Operating for over  
**150**  
years



More than  
**86,000**  
employees worldwide



Among Top 10 largest banks  
in the world, market cap<sup>1</sup>  
**\$114B+**<sup>2</sup>



Global footprint and resources—  
operations in  
**36**  
countries



One of the world's  
**most  
admired**  
companies<sup>3</sup>



**\$115.6** million  
in donations and community  
investments in 2018\*



Values diversity—executives  
include **45%** women,  
**20%** visible  
minorities\*



**Top 10**  
global wealth manager  
by assets<sup>4</sup>



1. As of October 30, 2020.

2. Dealogic—Fiscal 2019 Q3.

3. (Megabanks category) – Fortune Magazine 2019.

4. Scorpio Partnership Global Private Banking Benchmark, 2018.

\*Source: Royal Bank of Canada—Environmental, Social and Governance Report 2018.

# Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

## Key facts

- Chartered in 1869
- Approximately 86,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of the world's leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

## Among the world's best

- Top 15 bank globally<sup>1</sup> based on market capitalization, with operations in 29 countries
- Named one of world's top 100 sustainable Companies in 2017 — Corporate Knights Global 100 Most Sustainable Corporations
- Global strength in wealth management and capital markets

## Canada's leading financial institution

- Largest bank in Canada, with over US\$1.65 trillion<sup>2</sup> in total assets and a Common Equity Tier 1 capital ratio of 12.8% (Basel III)<sup>2</sup>
- Recognized for “Best Private Banking Services Overall” in Canada for the eleventh consecutive year (2018 Euromoney Private Banking and Wealth Management Survey)

## Stable...safe...sustainable

- Consistently high credit ratings<sup>3</sup> — Moody's Aa2, Standard & Poor's AA- and Fitch AA+<sup>4</sup>
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- In 2019, RBC Foundation — USA awarded grants exceeding \$2.6 million to nonprofit organizations nationwide

## Top North American banks<sup>5</sup>

Rank	Company	Market Cap (US\$ B)
1	JPMorgan	373
2	Bank of America	254
3	Wells Fargo & Co.	174
4	Citigroup	136
5	RBC	99
6	Toronto-Dominion Bank	96

## Top global banks<sup>5</sup>

Rank	Company	Market Cap (US\$ B)
1	JPMorgan	373
2	Ind & Comm Bank of China	269
7	Bank of China	143
8	HSBC	141
9	RBC	99
19	Morgan Stanley	70

1. As of April 30, 2021.

2. As of April 30, 2021.

3. RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

4. Ratings (as of October 30, 2020) for legacy senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

5. As of October 30, 2020. Source: Bloomberg.



## Greyrock Wealth Advisors

3491 East Harmony Road, Suite 210  
Fort Collins, CO 80528  
(970) 206-1174 | [greyrockwealthadvisors@rbc.com](mailto:greyrockwealthadvisors@rbc.com)  
[www.greyrockwealthadvisors.com](http://www.greyrockwealthadvisors.com)



**Wealth  
Management**  
Greyrock Wealth Advisors

Professional Trustee services are offered to RBC Wealth Management clients by RBC Trust Company (Delaware) Limited (RBC Trust), Comerica Bank & Trust, N.A., TCA TrustCorp America and South Dakota Trust Company LLC which may serve as trustee. RBC Capital Markets, LLC, is a subsidiary of Royal Bank of Canada (RBC), and RBC Trust is a division of RBC. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

© 2021 RBC Wealth Management, a division of RBC Capital Markets, LLC, registered investment adviser.

21-FC-01882 (07/21)