

The Power of Wealth Planning



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Clearing &
Custody

AGENDA

Wealth Planning

The advice your clients want.
The differentiator your business needs.

- Retirement landscape
- Your business future
- RBC support and resources



Retirement landscape

The data is clear.



America is getting older and living longer.¹



Retirement confidence has declined.²



Top two retirement concerns: running out of money and managing health.³



Generating retirement income is more complex than ever.⁴



“Financial freedom” in retirement highly anticipated.”⁵

The data
is clear.



Planning provides piece of mind.¹



Most agree they need retirement advice.²



Most agree it's hard to foresee full financial needs.³

¹BlackRock Read on Retirement, 2023

^{2,3}RBC Private Client Group



Your Business Future

There are
perennial
business
challenges.



Creating deep, rich client experiences.



Dealing with the next in line.



Growing and retaining your business.



Being meaningful, relevant at point of sale.



Compliance: SEC, Best Interest, DOL, etc.

Offering Wealth Planning helps you address common business challenges.



Helps identify a client's goals and motivates them to take action.



Builds trust and stronger relationships .



Creates new revenue opportunities.



Differentiates your practice with a problem-solving value-add.



Generates more referrals.

Your business future

Financial planning is the X-factor.

Existing advisors with 100+ plans do:

5.1X greater net new assets (trailing-12 month)	2.2X greater production
1.9X greater total assets	5.3X greater CAL facilities/lines
1.5X greater mix of business in fee-based	10.8X greater insurance production

...than existing advisors with 0 to 30 plans

Council member advisors with 100+ plans¹

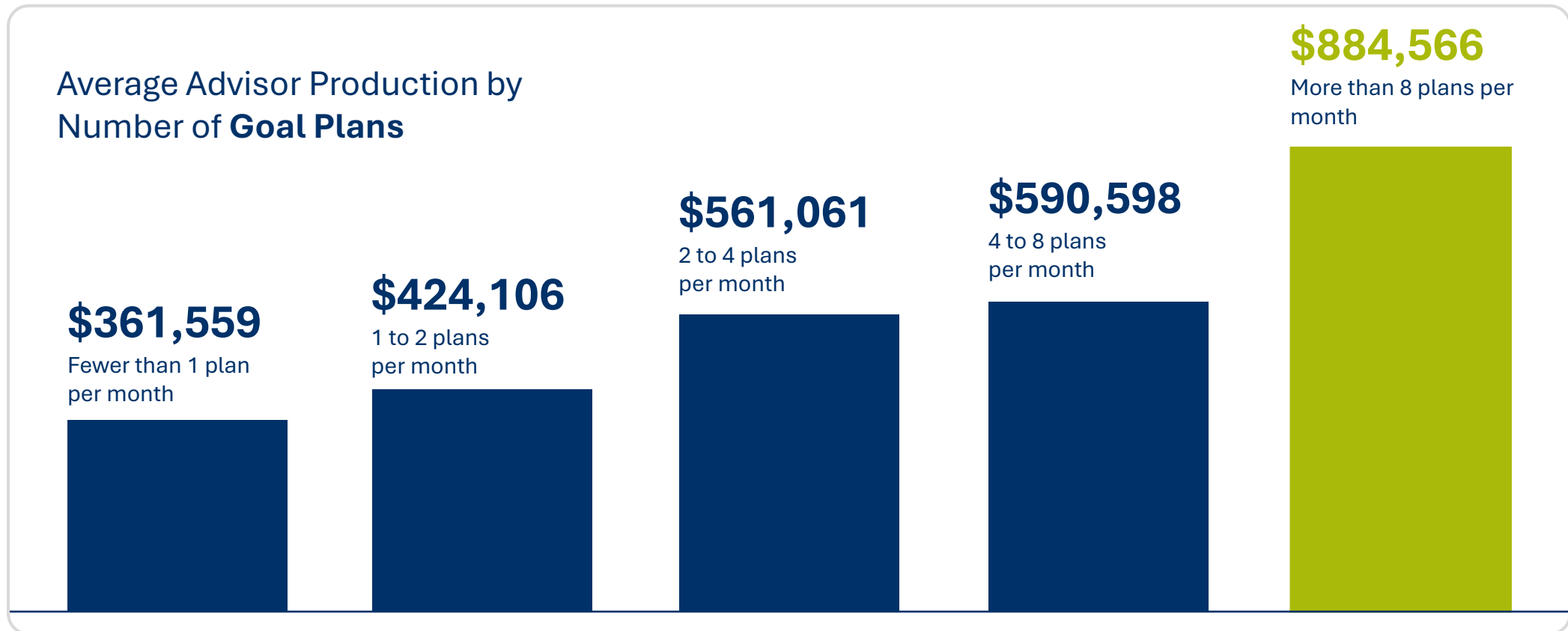
1.2X greater net new assets (trailing-12 month)	1.4X greater production
1.1X greater total assets	4.3X greater CAL facilities/lines
1.3X greater mix of business in fee-based	30X greater insurance production

...than existing advisors with 0 to 30 plans

¹Data as of January 2023, excludes prospects, closed accounts and clients in RBC Advantage, IMM/ EMM, other corporate RepIDs

Your business future

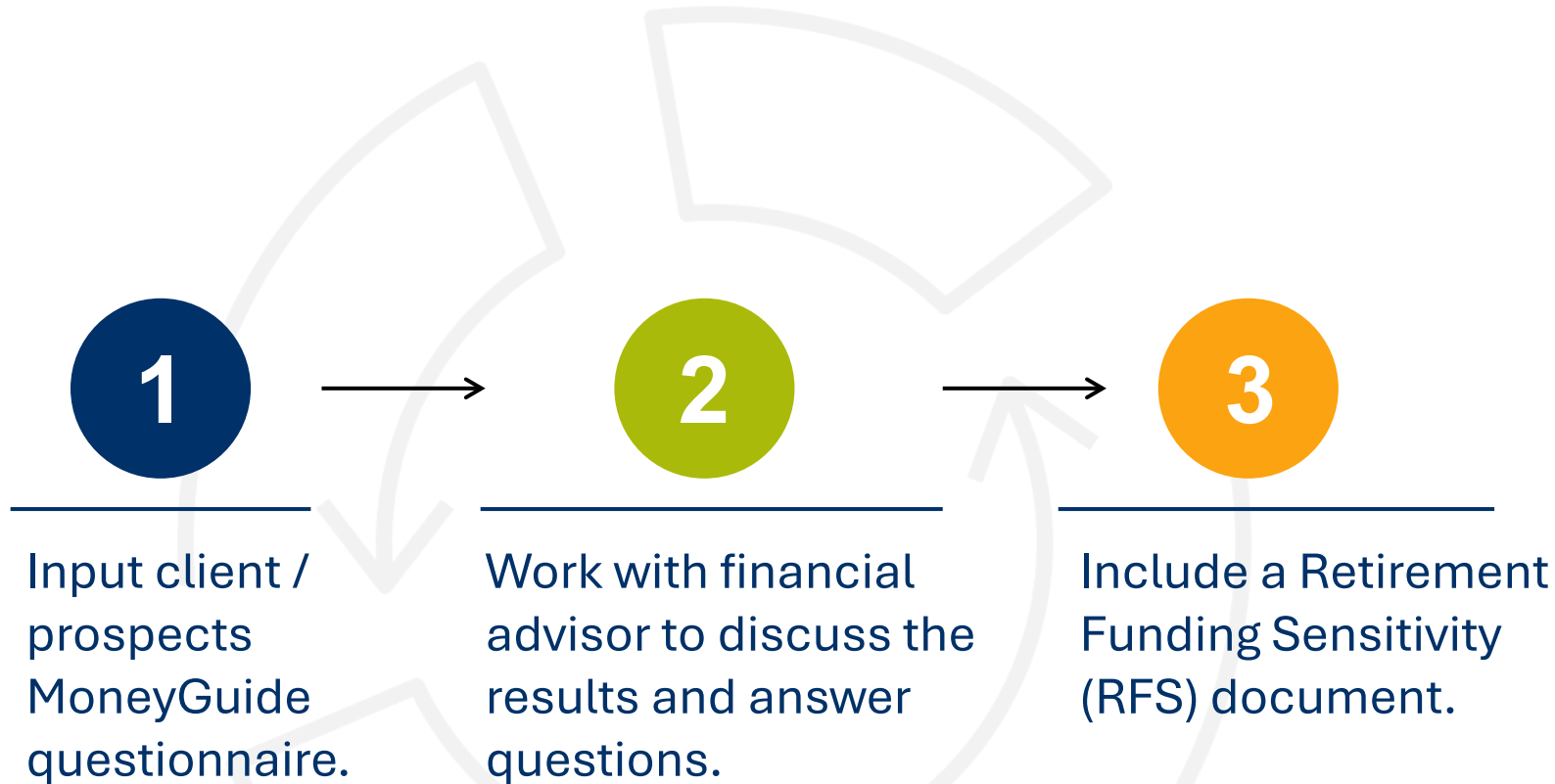
Financial planning = productivity





RBC Support and Resources

RBC support and resources: **planning as a service**



REQUIREMENTS


- All participants must be a MoneyGuide subscriber.
- RBC will not meet with client or prospect or provide investment or tax advice.
- RBC C&C is not responsible for the validity of the data provided by your client or prospect.


RBC support and resources: Investnet MoneyGuide


Select your Goals by dragging them into the box below and dropping them into the appropriate section as a Need, Want or Wish. Reorder your goal's importance level by dragging and dropping them in the desired order of importance (we've already added the Basic Living Expense Goal for you). Then click each Goal to enter the information that makes it unique to you.


Options


Begin with the most popular Goals: Auto Goals Change Goal Entry method: Switch



Travel



Car



Leave Bequest



Celebration



Private School



College



Provide Care



Major Purchase



Wedding



Start Business


New Home










Other


Gift or Donation


Home Improvement


Insurance Policy Premium

Ross & Kate's Goals [Timeline](#) [Hide Detail](#)

Needs	Wants	Wishes
<div style="margin-bottom: 10px;">  <p>Retirement - Basic Living Expense</p> <p>Ross (2050) 65 Kate (2050) 65</p> <p>Mortgage Reduction of \$19,200 (2040)</p> <p>Both Retired (2050-2077) \$142,524 Kate Alone Retired (2078-2079) \$114,024</p> </div> <div style="margin-bottom: 10px;">  <p>Health Care</p> <p>Both Medicare (2050-2077) \$9,973 Kate Alone Medicare (2078-2079) \$6,243</p> </div> <div>  <p>Ross' Tahoe</p> <p>When Ross retires Recurring every year for a total of 25 times \$9,600</p> </div>	<div style="margin-bottom: 10px;">  <p>Cruises</p> <p>When both are retired Recurring every year for a total of 15 times \$11,000</p> </div> <div style="margin-bottom: 10px;">  <p>Kate's Lexus</p> <p>When Kate retires Recurring every 7 years for a total of 3 times \$42,000</p> </div> <div>  <p>Discretionary Spending</p> <p>When Ross retires Recurring every year until end of Ross's plan \$15,000</p> </div>	<div style="margin-bottom: 10px;">  <p>Gifts to Jacob</p> <p>When Ross retires Recurring every year until end of plan \$10,000</p> </div> <div>  <p>Kitchen Reno</p> <p>When both are retired \$55,000</p> </div>

FEATURES

- Set goals
- Select expectations
- Identify concerns
- Plan with confident scenarios
- Build solid retirement strategies

RBC Black: world-class solutions on one integrated platform



FEATURES

RBC BLACK is a **multi-custodial** wealth management solution that brings together account aggregation, planning, risk analysis and customer relationship management in one unified platform.

Platform vendors include:

- CircleBlack
- MoneyGuide
- Nitrogen
- Redtail
- Wealthbox
- Right Capital
- BillFin
- Benefits Include:
- Fully supported by RBC
- Accessed from RBC Nexus
- Deeply integrated
- Affordable

Wealth planning



The advice your clients want.



The differentiator your business needs.

Start creating
financial plans...today.



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