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Learn more about our full range of services

RBC Investments Trust Services have professional teams of experts across Canada, committed to client satisfaction and the highest business integrity. We provide a full range of will and estate planning, executor, trustee and custody services.

We look forward to discussing how we can work with you to provide the trust and estate solutions you need to meet your specific needs and objectives. To learn more about our products and services or to be connected with the RBC trust professional who serves your local market, please call our Trust Advisory Group: 1 888 656-2741

[www.rbc.com](http://www.rbc.com)



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# WHAT TRUSTEE SERVICES MEAN TO YOU



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### A TRUST CAN ENABLE YOUR VISION TO HAPPEN

Wealth means different things to different people. Every individual has a vision for the purpose, protection and control of their assets. Your vision may be to preserve your wealth for your family and the next generation. You may require creative solutions to needs that arise from unusual and unique circumstances. Or you may benefit from specific strategies that help you reduce or eliminate taxes. Using a trust can enable your vision to happen.

### HOW IS A TRUST CREATED?

A common law trust is created when a person, known as the settlor or grantor, transfers legal title to property to another person, known as the trustee, for the benefit of people named as beneficiaries. To be valid, a trust must have a settlor, a trustee and identifiable beneficiaries, although it is possible for someone to be both settlor and trustee. All trust agreements provide for the transfer of property to a trustee, or co-trustees, for the exclusive benefit of the beneficiaries as expressed in the trust. The beneficiaries can be identified by name or as members of a defined group, such as “my children” or “my grandchildren.”

### ALL KINDS OF ASSETS CAN BE PLACED IN A TRUST

Assets of all kinds can be placed in a trust, including bank accounts, real estate, stocks and bonds, mutual fund units, limited partnership interests and private businesses. You may be pleasantly surprised at the variety of situations in which a trust can be a positive and powerful financial tool. In addition, it offers you the security and peace of mind of having accomplished professionals working on your behalf, knowing without doubt they are wholly committed to the purposes of your trust.

### TWO BASIC TYPES OF TRUSTS

Trusts can have many different financial, personal or tax objectives, yet they can be grouped into two basic types:

- Testamentary trusts are created under the terms of a will and take effect after death. They are by nature irrevocable, but may be changed any time prior to death.
- Living trusts, also called inter vivos trusts, are established during lifetime and can continue operating after death. They can be either revocable or irrevocable.

Unlike a will, which becomes a public document if probated, the terms of a living trust remain confidential.

Some examples of various trusts include trusts for charitable intent; trusts to provide for a spouse or family members who have special needs or are spendthrifts; trusts to ensure confidentiality; alter ego trusts to ease the process of passing assets on to another person, and so on.

- In all trust situations, the trust deed empowers the trustee to deal with the property according to the terms of the trust agreement and in keeping with trust law.

### CHOOSING THE RIGHT TRUSTEE

The role of a trustee is an extremely important one, involving several key legal obligations as well as significant management and administrative responsibilities. Choosing the right trustee is essential to successful wealth preservation and peace of mind.

### RBC TRUST PROFESSIONALS TAKE A FIDUCIARY ROLE

When choosing a trustee, you can rely on the trust professionals at RBC Investments for enduring expertise and care in the structure, guidance and management of your trust.

With over a century of experience, we are proven leaders in the field of domestic and international trusts. Our depth of knowledge and commitment enables us to take an active fiduciary role: our interest extends to all aspects of your

trust and the needs of your beneficiaries, with loyalty, integrity and compassion as our guiding values. We look on the trustee role as a responsibility and a privilege.

### PROVEN INVESTMENT AND MANAGEMENT SKILLS

We are skilled in all aspects of the investment and management of trust property. As corporate trustees, we have the advantage of being part of an investment management firm where standards are high and regulations strict. Our service surpasses traditional portfolio management, blending the talents and skills of trust and taxation specialists and investment counselors who specialize in trust portfolios.

Our fiduciary role includes both an obligation and commitment to fully understand the unique requirements of each trust. Based on this, a trust investment profile and an investment policy statement is created in order to understand both the income and capital needs of the trust.

Our approach to investments is one of discipline and prudence, always taking into account economic conditions, inflation, tax consequences, changing markets and legislation, and the needs of all the beneficiaries.



### Essential Characteristics of a trustee

- Deep knowledge and understanding of trusts and relevant trust law
- Experience and expertise in all aspects of trust administration
- Trustworthiness, integrity and sound business judgment
- Commitment of time and attention
- Impartiality, advice and sympathetic consideration
- Longevity and continuity of purpose and control

*Through a sensitive blend of expertise and compassion, we preserve and grow our clients' wealth today and for future generations.*