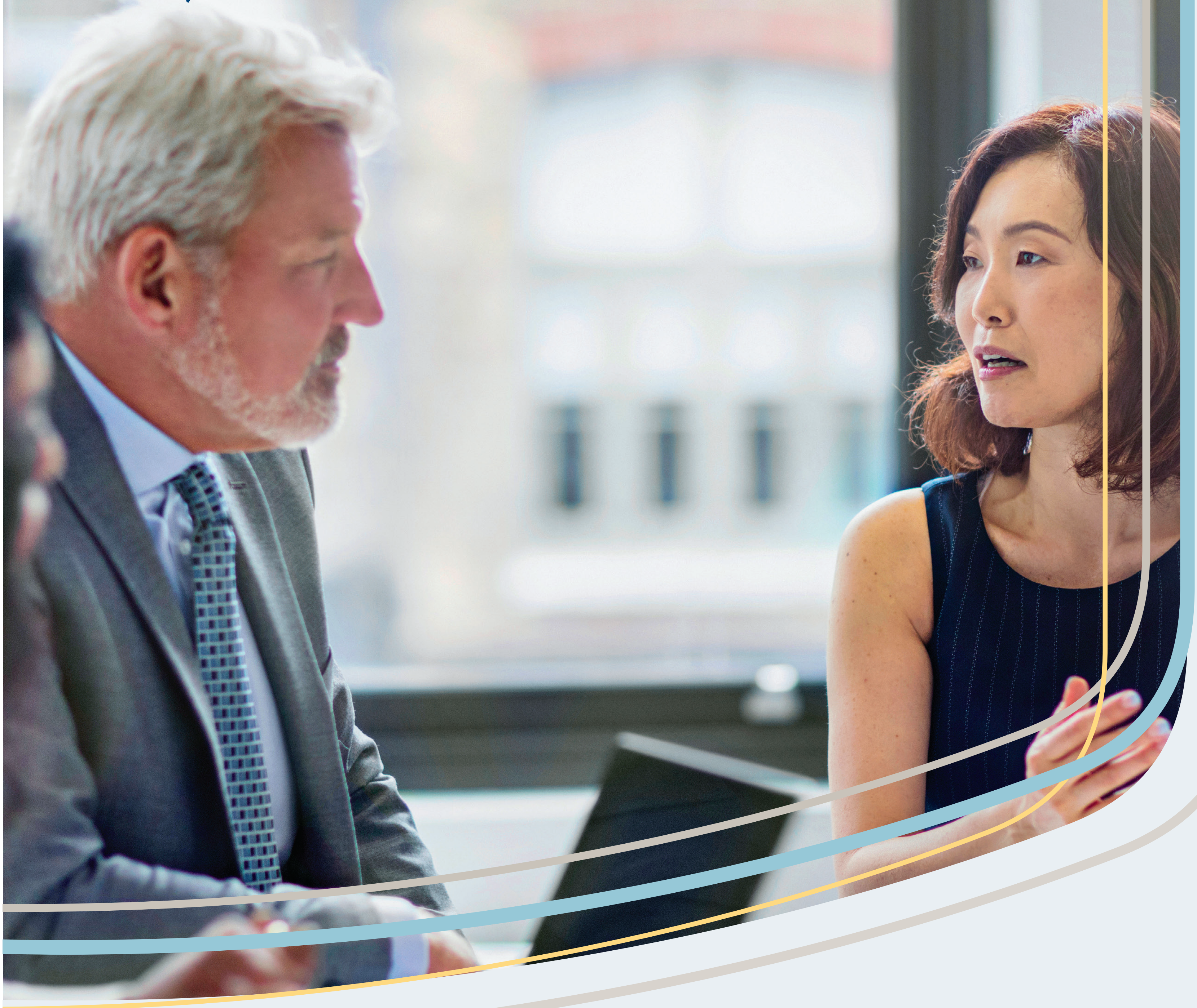
RBC Clearing & Custody

We'll help you make a difference
in your business



Clearing &
Custody

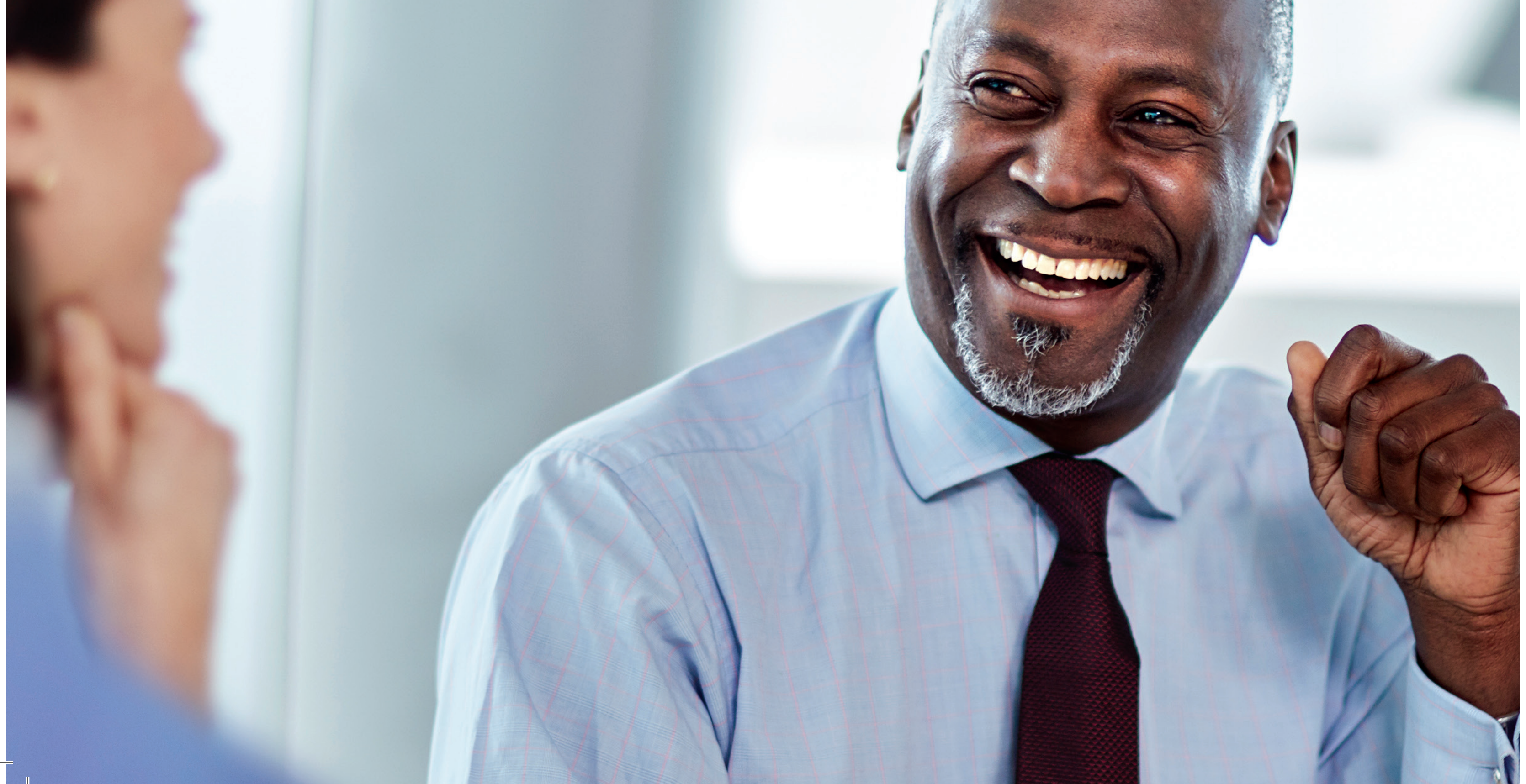
Who we serve

300 firms from coast-to-coast – and growing

We provide comprehensive clearing, custody and execution services to a variety of broker-dealers, including full-service wealth management firms, traditional retail brokerages, insurance companies, institutional-based firms and FinTech businesses.

We also provide comprehensive custody and brokerage services to a variety of registered investment advisors, including “break-away” brokers, start-ups, wealth management firms, institutional-based firms and dually registered firms.

> “The people we interact with at RBC Clearing & Custody is the reason we’ve been with you for over 25 years. I feel like they care about our firm and care about our success.”
>
> **Ted Moloney**
> **President and COO**
> Moloney Securities Co., Inc.



Expect more from your clearing and custody provider

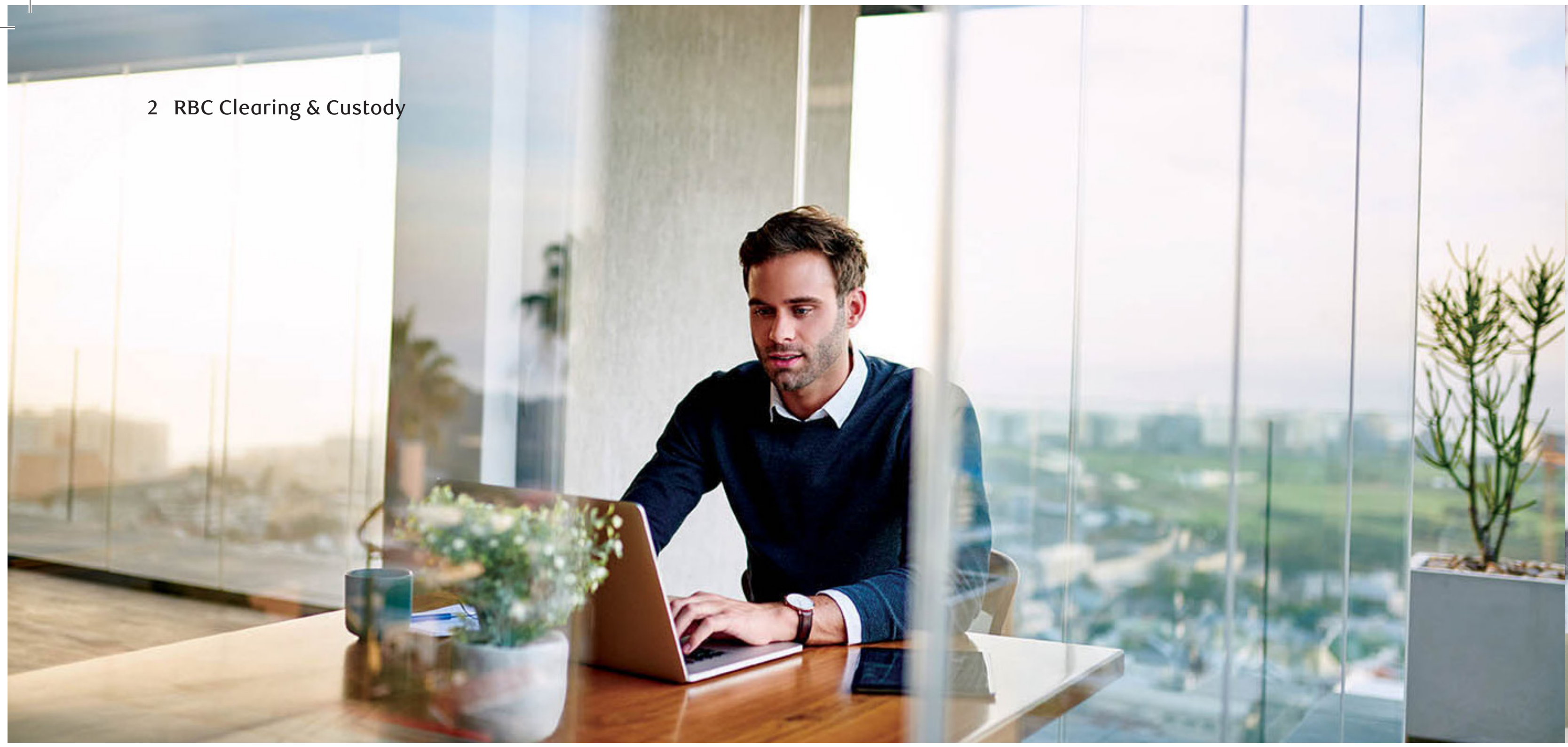
Strength | Solutions | Service | Insights

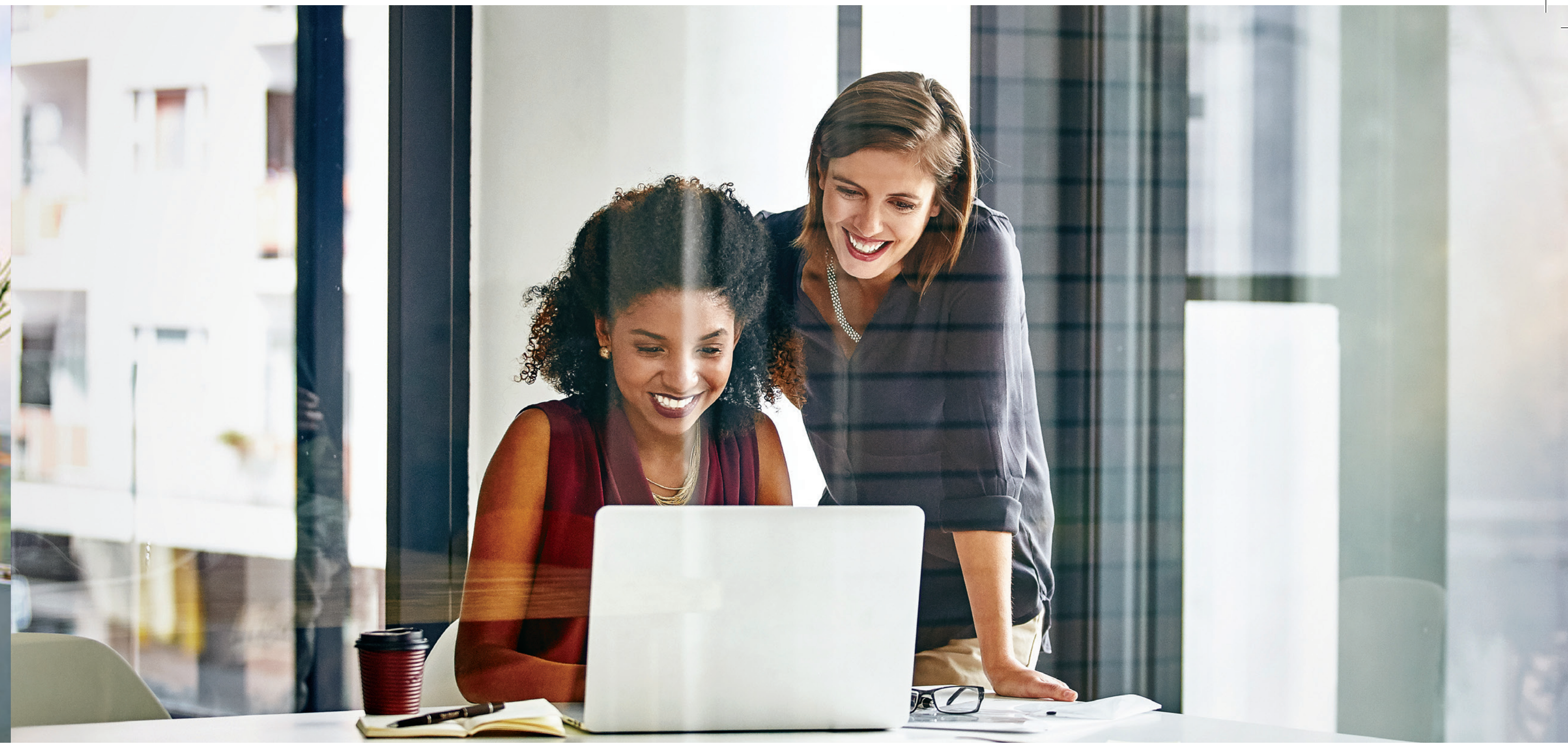
> “Our strategic relationship with RBC Clearing & Custody is critical to our business. We chose RBC Clearing because of their approach to open architecture, best-in-class technology and their commitment to top tier service that our financial professionals and clients demand. Issues and challenges do arise, but we’ve found that RBC Clearing & Custody is willing to dig in and solve the challenges with us and for that we very much appreciate their strong support.”
>
> **Mark Garrett**
> **Executive Chairman**
> Moors & Cabot Inc.

RBC Clearing & Custody is a leading provider of clearing and custody services for successful financial services businesses like yours. Whether you serve clients as a broker-dealer or registered investment advisor, we can help support and enhance your back office operations, too.

But we go way beyond processing transactions, recordkeeping and holding your clients’ financial assets. By offering a unique combination of strength, solutions, service and insights, we can help you run, grow and protect what you’ve worked so hard to build.

Indeed. More than providing day-to-day support, we’ll help you make a difference in your business. Which is why we invite you to explore the many ways our platform may help you accomplish what you envision for your future.





"I believe RBC Clearing & Custody is truly committed to helping grow my business. They honestly care about our success."

Robert Villaflor
CEO
Sprott Global Resource Investments Ltd., and President, Sprott Asset Management USA

Strength you can trust

Since 1979, we have been providing dependable clearing and custody services to our clients, which means you can feel confident about working with us.

We are part of RBC Capital Markets, LLC, one of the largest full-service securities firms in the nation. Furthermore, our parent company, Royal Bank of Canada (NYSE: RY), is an international leader in diversified financial services, well known for consistently delivering the following business metrics.

- High credit ratings[1]
- High quality balance sheet
- Proactive risk management
- Strong liquidity position

Our team is comprised of people who fully represent many different cultures, backgrounds and viewpoints. This diverse mix of minds fuels our spirit of innovation and connects us closer to our clients and the communities we serve.

As part of the RBC family of companies, we share our parent company's commitment to integrity, responsibility and corporate citizenship. We are deeply committed to the clearing and custody business — as well as to your long-term success as a financial services provider.

"We have stock pickers, fixed income bond specialists, portfolio managers, wealth managers, and wealth planners that hire third-party managers who manage everything on behalf of the client. It's important for us to support any rep's business, no matter what it is."

Russell King
Chairman and CEO
Oak Ridge Financial Services Group, Inc.

World-class solutions for a broad range of needs

Choose from industry-leading products that fit your unique business model—and expand the financial services you offer.

Managed account solutions

Select from a broad range of fee-based account structures and well-qualified money managers suited for your clients' goals and your advisory business. In addition, we have the technology and tools to effectively support your firm's proprietary managed business and drive efficiency.

Securities-based lending

Offer clients greater financial flexibility with a strategic source of portfolio liquidity for short-term goals without selling securities and interfering with long-term goals.

Cash management and sweep options

Offer your clients a broad range of convenient cash management tools as well as cash sweep options for uninvested cash.

Trust services

Develop deeper, longer-lasting relationships with your clients by offering them trust services to help preserve and transfer wealth.

Institutional services and equity trading

Support and grow your institutional business with technology, products and professionals to help you serve institutions with confidence.

Investments

From stocks, bonds and mutual funds/exchange-traded funds to more sophisticated investments, our menu of securities can help enhance your portfolio-building opportunities.

[1]Moody's Aa1, Standard and Poor's AA-, Fitch AA, as of January 31, 2022.

RBC Trust is a subsidiary of City National Bank. RBC Clearing & Custody does not provide tax or legal advice.

"What I like about RBC Clearing & Custody is if I have something out of the ordinary, I have my client service rep I can call, and that's a big help."

Karin Mueller-Paris
CEO
Partner, Client Relations
F&V Capital Management, LLC

Attentive service focused on accomplishing your goals

The services and solutions we deliver impact your business in a meaningful way. We recognize firms like yours have unique needs and you deserve more than a "one-size-fits-all" approach to service. That's why we provide personalized support and training throughout your relationship with us.

Onboarding

When you begin your relationship with us, you are assigned a dedicated client service manager and an onboarding manager. Together, they spearhead a team of onboarding and training specialists who help you move client accounts and assets to our clearing and custody platform.

During onboarding, we provide one-on-one training on our processes, technology and suite of financial products. Based on your learning preferences, training may be done in person, through videoconferencing or online on-demand. Helping you and your financial professionals feel confident using our platform to run, grow and protect your business is a top priority for us.

Ongoing training and support

Your client service manager learns about you, your business priorities and what makes your firm unique. They contact you regularly to meet your service expectations, ask about your changing needs and discuss capabilities for you to consider.

In addition, they work with our training specialists to help you learn about new technologies, products and services as they are added to our ever-growing platform. So you are always up-to-date and ready to take advantage of the latest solutions available.

When you need help right away

We offer attentive, responsive support when you contact us with specific questions. You always have a direct line to your client service manager as well as all operations and product departments.

For general support

Our business support team provides core technology support by answering "how-do-I" service-related questions on products and services, and offering training on applications and system functionality.

For end client support

Our client support service team can help answer non-investment-related questions—from you and your clients—pertaining to the client portal as well as client self-service cash management capabilities.

"RBC Clearing & Custody does a good job of providing earnings and research calls, or compliance calls regarding new regulations. We just have to utilize the services."

David Coker
President
Coker & Palmer, Inc.

Insights to help you run, grow and protect your business

Benefit from the expertise available from our extensive roster of experienced business development, research, practice management and marketing specialists.

Strategic consulting

Our business is getting to know yours. We have an in-depth understanding of the different service models you have to choose from and can offer insights on:

- Financial matters relevant to you and your clients
- Business challenges you may currently face
- How to achieve long-term results

We look forward to consulting with you to help create new revenue streams, establish competitive advantages, improve share of wallet and optimize the lifetime value of your clients.

Research

You gain access to RBC's timely, independent fundamental research from more than 200 analysts globally that cover nearly 1,500 companies in most industry sectors. You also have online access to some of the industry's most respected third-party research and product organizations, covering a comprehensive range of topics.

Practice management

We can help your financial professionals learn new service concepts, sharpen their sales skills, develop a deeper understanding of key issues and broaden their practice management efforts overall. Financial professionals can choose from no cost on-demand courses, in-person workshops and monthly webinars. We also offer periodic teleconferences with wholesalers and third-party vendors.

Plus, you can help your high-performing financial professionals take their professional development and wealth management practice to a higher level with our Certified Wealth Strategist (CWS®) Designation Program offered at a discounted rate through Cannon Financial Institute.

Marketing

We offer a broad range of RBC marketing resources, including brochures (private labeling available), fact sheets, newsletters, and a personalized financial professional resume service. Marketing resources are organized into turnkey campaigns to help financial professionals expand the services they deliver.

Complimentary access to Broadridge Advisor Solutions is also provided. This content service features thousands of informative digital and traditional marketing materials on a wide variety of topics that can be customized with financial professional photo and contact information.

Custom websites and social media through Broadridge Advisor Solutions are available for discounted rates. To help your financial professionals seize timely service opportunities, they can subscribe to our monthly marketing e-mail featuring ideas and links to everything they need to take action.

Explore our comprehensive technology stack

Take advantage of innovative solutions

"The technology stack is not only beneficial to us as an introducing firm, but it's also fabulous for clients from an overall experience standpoint."

Mat Gleason
President of FBL Wealth Management, LLC and FBL Marketing Services, LLC
Farm Bureau Financial Services

To run and grow your firm today, you need easy, affordable access to technology that fits your unique business model and your clients' growing expectations for self-service capabilities.

Financial professional solutions

Serve clients effectively and manage your business efficiently with industry-leading solutions.

RBC Nexus

Get more done—quickly and easily—with an integrated website that is your gateway to all of RBC's technology tools. RBC Nexus centralizes client information, firm-level information, service tools, knowledge resources and all the relevant information you need to serve your clients.

- Account opening
- Advisory account management
- Compliance
- Credit line management
- Performance reporting
- Trading and rebalancing
- Markets and research
- Back-office operatrional functionality

RBC BLACK

Boost productivity with an innovative client engagement platform that combines best-in-class vendor technology solutions in one place, at one competitive price. Accessed from RBC Nexus, RBC BLACK further enhances the core RBC technology offering with a premium integrated vendor partner solution.

- **CircleBlack** — account aggregation
- **MoneyGuidePro®** — planning
- **Redtail** — customer relationship management
- **Riskalyze** — risk alignment
- **Riskalyze Trading** — trading and rebalancing

RBC Marketplace

Find additional solutions with an easy-to-use search tool featuring more than 100 of the latest and best technology solutions from RBC Clearing & Custody and industry-leading third-party providers.

Institutional solutions

Since nearly 25 percent of the broker-dealer firms on our platform have institutional brokerage needs we continue to expand and enhance our institutional capabilities.

Trade matching

Significantly increase efficiency by eliminating manual processing. Our Global Trade Match Allocation system interfaces with the Depository Trust & Clearing Corporation and standing instruction database (ALERT) and trade allocation database (CTM).

Real-time trade settlement

Get up-to-the-minute trade settlement status for COD/COR cash on delivery/ receive activity. Our settlement status interface can help reduce financial, market and reputational risk as well as staff time spent communicating issues.

Smart order routing

Access robust execution quality, minimize information leakage and control trading costs. RBC Capital Markets' patented THOR technology interacts seamlessly with our streamlined algorithm suite as well as direct market access orders, cash desk and program trades.

Technology capabilities

Seamless integration to a growing list of leading third-party technology vendors.

End client solutions

Build and maintain strong client relationships with the digital wealth management and financial self-service capabilities investors want.

Modern client portal for current account information

Our client portal features an intuitive and dynamic interface and delivers the latest user functionality to make it quick and easy for clients to find what they're looking for. Complimentary branding with your logo and personalization with financial professional photos and contact information is also available.

Registration is straightforward and most information is available in real time. Self-guided tours are available to help clients learn about everything the portal enables them to do online. End clients can call our client support services team toll free for help with technical or functional questions.

Paperless delivery for simplicity, safety and sustainability

Investors registered for our client portal can elect to view statements and other documents online instead of receiving documents in the mail. Once documents are available, clients receive an email linking them directly to the client portal. Clients can then print and save the documents.

Mobile app for convenience

Our mobile app is designed to provide your clients with the freedom, flexibility and secure on-the-go access to information and self-service features to enhance their experience. Available for iOS and Android.

Self-service options

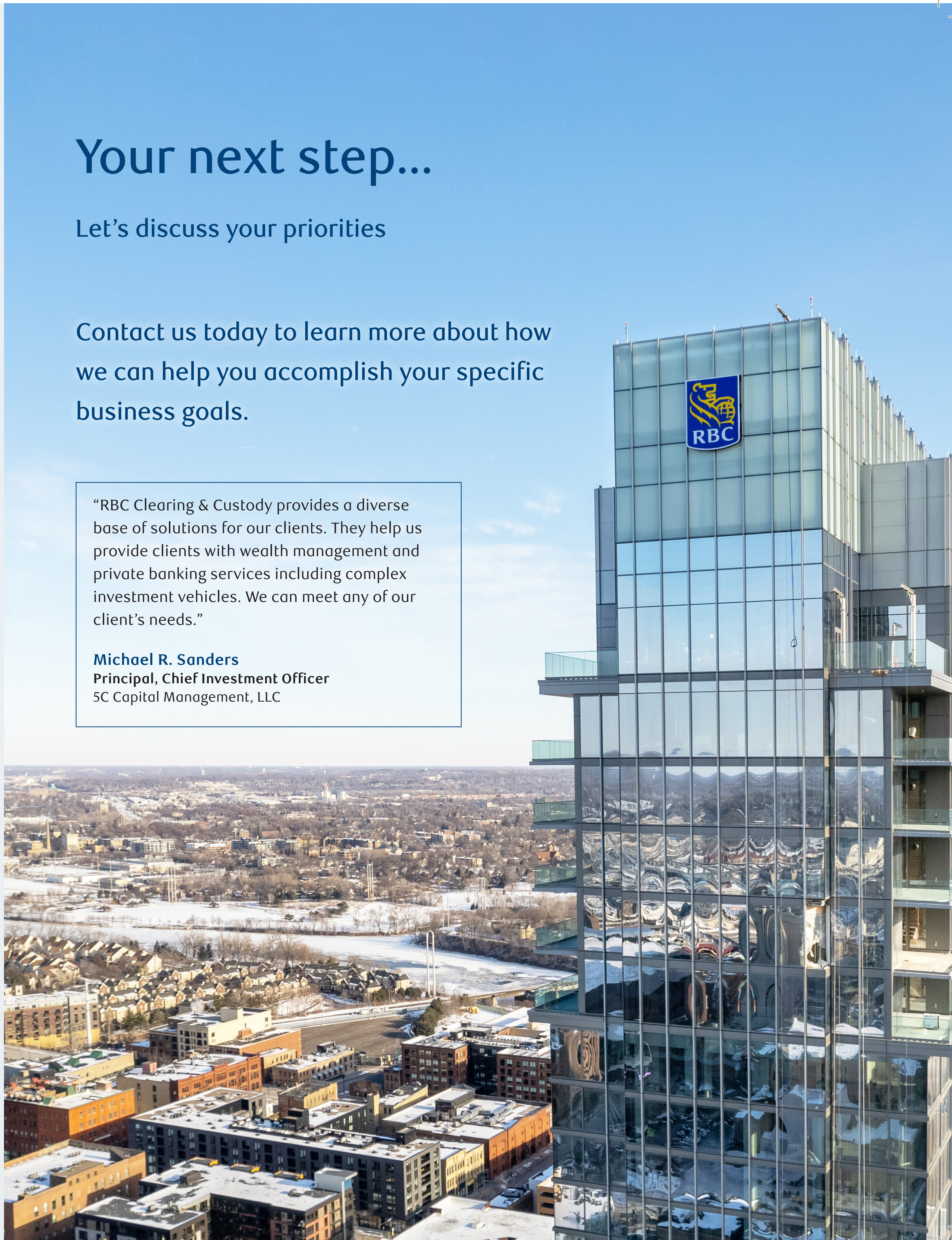
Firms served by RBC Clearing & Custody have the ability to offer end clients a broad range of cash management capabilities that may help simplify the way clients save and spend money – which may also help increase share of wallet and optimize lifetime customer value to your firm.

Financial professional functionality

Financial professionals can see the same client portal and tools that end clients access and use to help support real-time conversations with clients. Looking at clients' online behavior and interests may also help financial professionals build deeper relationships and discover unmet client needs.

Client privacy precautions

We are committed to providing you and your clients with a secure online experience. Protecting client information and safeguarding clients from fraud are among our highest priorities. In addition to our stringent privacy practices, we employ a diverse range of current technologies and security mechanisms to confirm the safety, confidentiality and integrity of client information and transactions.



Your next step...

Let's discuss your priorities

Contact us today to learn more about how we can help you accomplish your specific business goals.

"RBC Clearing & Custody provides a diverse base of solutions for our clients. They help us provide clients with wealth management and private banking services including complex investment vehicles. We can meet any of our client's needs."

Michael R. Sanders
Principal, Chief Investment Officer
5C Capital Management, LLC

www.rbcclearingandcustody.com

Clearing & Custody

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