



# TRUST TRANSFER SERVICE

An Advisor's Guide





## NOW YOU CAN IMPROVE YOUR CLIENT'S EXPERIENCE...

### **RBC DEDICATION AND EXPERTISE**

Chartered in Delaware in 1914, RBC Trust Company (Delaware) Limited offers complete personal trust and custody services through a unique strategic partnership with professional advisors across the country. We are a leader in offering Delaware trusts, a preferred wealth-building and preservation tool of America's leading families. Indeed, our investment services were founded by members of the E.I. duPont family.

For over 90 years, we've been providing professional trust services. Our parent company, Royal Bank of Canada (RBC), also has a successful history of working with professional advisors to deliver strategically sound financial planning solutions for clients. In addition to being a global leader in providing trust services, RBC has over 100 years of private banking and wealth management experience. With our cumulative experience across multiple disciplines in the wealth management industry, we have earned a reputation for trustworthiness that you can count on for many more generations to come.

### **PERSONALIZED ASSET PLANNING**

When your client transfers a trust to RBC Trust Company (Delaware) Limited, he or she will be assigned a personal trust officer who will work with you to develop a personalized, comprehensive investment strategy for your client. We will respond to your client's needs and ensure the trust's investments have the potential to meet your client's expectations and objectives.

### **FULL-TIME INVESTMENT MANAGEMENT**

You may offer your client a full spectrum of RBC® investment options, from custom-designed, individually managed investment portfolios — either in a wrap-fee program or otherwise — to mutual funds. We structure every investment portfolio, regardless of its size, according to each client's specific requirements and risk tolerance.

### **RECORDKEEPING AND REPORTING SERVICES**

We relieve your client of all the legally required administration of a trust account — an often time-consuming and difficult task. Specifically, we collect and distribute interest and dividend income, maintain tax and accounting data, prepare and file trust tax returns, and fulfill all of the regulatory reporting requirements. Additionally, we act as custodian of the trust's assets and provide regular reports to your clients.

## ...WHILE OPENING UP NEW OPPORTUNITIES FOR YOURSELF

### **MORE ASSET-GATHERING OPPORTUNITIES**

When you help clients transfer their trusts, you potentially gain access to all of their financial planning needs as it's often in their best interest to consolidate their assets in a trust.

### **MORE NEW ACCOUNT OPPORTUNITIES**

Transferring trusts creates opportunities for contact with children, grandchildren and other beneficiaries, which can develop into new client relationships

### **INCREASED SELLING OPPORTUNITIES**

Introducing trust products creates opportunities to sell additional consultation-based services.

### **IMPROVED ACCOUNT RETENTION**

Trusts last for an average of 22 years, meaning your clients will likely remain clients for a long time — possibly spanning generations.

### **ENHANCED ASSET RETENTION POTENTIAL**

Even if your client currently has a self-trusted living trust, the successor trustee might have a relationship with another brokerage firm, or the successor trustee might be a bank. Specifying RBC Trust Company (Delaware) Limited as the successor trustee by an amendment to the trust will keep the assets under your control.

### **ADDITIONAL REFERRAL SOURCES**

Attorneys and tax advisors, who may be involved in transferring a trust, are valuable referral sources.

### **COMPENSATION**

You will be compensated on assets and transactions based on the financial products or services you and your client select. For managed portfolios, we have

both a wrap-fee program and directed brokerage — you decide which is most advantageous. Mutual funds offer compensation through both sales charges and trails.

## GETTING THE BALL ROLLING IS EASY

### **WE HELP SIMPLIFY THE TRANSFER PROCESS**

Many trusts, even those that are irrevocable, can be moved from their current trustee to RBC Trust Company (Delaware) Limited — we make it as easy as possible for you and your clients.

### **HERE'S HOW, STEP-BY-STEP**

1. Make sure that the current trust holds \$250,000 or more in assets.
2. Forward a copy of the current trust, a recent trust statement and six months of statements and transactions to RBC Trust Company (Delaware) Limited for review. We will review the document to verify that we are able to accept the appointment as trustee and that the holdings are transferable.
3. If we are able to act as trustee and most or all of the assets are transferable, we will forward the forms to you to be signed by your client and the current trustee, along with complete details on how to process the paperwork.
4. Our Transfer Service Center will support you throughout the entire process. We will serve as liaison between the current trustee and you. We will provide you with easy-to-read sales brochures about RBC, its trusts and its trust services for your clients. And we will assign a specific trust officer to you and your client to facilitate the transfer.

**For more information about the many opportunities trust transfers offer, call your RBC Trust Marketing Officer at 1-800-441-7698.**

## TRUST TRANSFERS — A \$30 TRILLION OPPORTUNITY

Transferring trusts for your clients is one of the easiest ways to begin getting your share of the most dynamic new market in decades. And trust transfers are just the beginning.

Over the next several years, baby boomers will start receiving inheritances estimated at \$30 trillion, over 77% of U.S. wealth. That represents the most massive intergenerational transfer of assets in history. And in order to protect those assets — especially from multiple layers of taxes — your clients will be seeking the most flexible, customizable planning tools available. In a word: trusts.

### WE CAN HELP YOU GET YOUR SHARE

The nature and scope of the trust market is simply immense. No other single market encompasses so many types of fee- and commission-generating products. No other single market offers so many opportunities to gain control of client assets. And best of all, the relationships you'll develop will be, like trusts themselves, long term by nature.

### SINCE 1914, PEOPLE HAVE BEEN PUTTING THEIR TRUST IN US

While there's nothing inherently difficult about trusts, it pays to have an experienced partner to help navigate the intricate twists and turns of the trust market. And with over 90 years of expertise in the trust field, we specialize in serving you — the professional financial advisor. As such, we're the trust company preferred by professional advisors throughout the United States.



We offer all the products, services and support you'll need to capture your share of this astoundingly promising market.

### FIND OUT MORE — CALL TODAY

We'll be happy to tell you more about how we can help you get your share of this \$30 trillion opportunity.

Call 1-800-441-7698 today.

Because if you don't get your share, someone else will.



## DO YOU HAVE CLIENTS WITH TRUSTS?

### PERHAPS THEY ARE DISSATISFIED BECAUSE:

- The trust's investments are not performing competitively
- The trustee, or the trust officer, is unresponsive, slow or provides inadequate information
- The annual fees are too high
- The services provided don't match your client's needs
- Your client's goals may not be the same as those of the person who originally established the trust and made your client the beneficiary
- The trustee is not a professional trust company, but rather an individual your client doesn't know or like
- The trustee is a bank that doesn't primarily specialize in trust management, or was once a local business and is now part of a multistate holding company whose decisions are made in a distant city

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