

# Structured Product Solutions

*Meeting the international financial requirements  
of people with global lifestyles.*

At Royal Bank of Canada Global Private Banking network, we have access to global expertise in advising people just like you. By understanding as much as possible about your financial goals and aspirations, we are able to build a strong relationship that provides you with choice-based personal financial advice that goes hand-in-hand with the way you want to live your life.

## INVESTMENT FLEXIBILITY

Structured products are financial instruments that can allow individuals who have generated significant assets to deposit for the longer term. At the same time they provide the potential opportunity to earn a higher return than is normally available with other deposit accounts. These products have returns that can be linked to the performance of an underlying benchmark such as interest rates, equity markets, commodities, corporate credits or foreign exchange markets. For example, an S&P 500 equity-linked note has a return linked to the performance of the S&P 500 index. The greater the return of the S&P 500 over the life of the note, the better the return on the S&P 500 equity-linked note.

Another common benefit of many structured products is the protection of some or all of the capital you may invest. A capital protected structured product protects a portion (up to 100%) of your invested capital, and are an ideal way to link an investment or deposit with the

performance of financial markets with little or no capital risk. Some structured products also offer minimum guarantees on the performance of your investment.

So depending upon your circumstances, structured product solutions can give you the flexibility to develop an investment strategy to meet your specific financial objectives, taking into consideration such factors as your goals, risk tolerance and time horizon.

### **Structured products can help to add value to your personal investment portfolio if you:**

- Want to accumulate wealth through a potentially higher return alternative to conventional fixed-term deposits
- Want to leverage your capital
- Want to preserve your wealth with a capital-protected investment
- Want your returns linked to a specific investment market
- Are looking for a risk/return profile not available elsewhere
- Can afford to live without a regular income flow from your deposit
- Are able to invest or deposit your money for the entire term of the product, usually a minimum of three years
- Have a minimum of £50,000; \$100,000; €100,000 or rounded currency equivalent to deposit.\*



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## MULTIPLE BENEFITS

Depending on your investment profile and risk tolerance, structured products may be a suitable portfolio option to help you achieve your financial objectives. Although product characteristics vary, the advantages that these investments can offer include:

- **Guidance:** Your dedicated Private Banker can help you make the right decisions for your circumstances
- **Protection:** You could safeguard some or all of the capital you invest
- **Diversification:** You can gain exposure to a range of global financial markets
- **Peace of mind:** Some products offer a guaranteed minimum return while still giving you full market exposure
- **Flexibility:** In certain cases, structures can be tailored to suit specific financial objectives.

## A CHOICE OF SOLUTIONS

The following structured products are available from time to time, depending on market conditions. Your Private Banker will be able to advise you on the availability of current offerings at any given time, and whether any may meet the needs of your circumstances. Structured products are only suitable if you are able to invest your money for the whole term, can afford to live without a regular income flow from your deposit and have additional money available in case of emergencies. Varying minimum investment amounts apply.

### *Guaranteed Deposit Accounts*

These products offer market exposure with little or no capital risk. Potential returns are higher than conventional fixed deposits. As your principal is protected from market fluctuations, you get back at least what you put in. Returns are linked to the performance of an underlying benchmark such as interest rates, equity markets or the foreign exchange markets. Investments must be held to maturity.

### *Structured Notes*

Structured Notes are highly flexible. Depending on your preference and the structured product availability, you could opt for a guaranteed return, complete or partial principal protection or retain the option to liquidate prior to maturity. Returns are usually linked to the performance of particular benchmarks. These include:

- A pool of credit risk
- A portfolio of hedge funds
- Currency pairs
- Equity markets
- Foreign exchange markets
- Interest rates
- Precious metals
- Single commodities or a mixed basket.

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## FURTHER INFORMATION

For further information, please contact our team of Private Bankers on +44 (0) 1534 283838 or email us at [rbcprivatebanking@rbc.com](mailto:rbcprivatebanking@rbc.com). You can also find out more by going online at [www.rbcprivatebanking.com](http://www.rbcprivatebanking.com).

- \* The minimum balance required for deposit is £50,000; \$100,000; €10,000 or please contact us for your currency equivalent value.

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