

RBC Special Needs Trust services



RBC Trust
Delaware

Chartered in Delaware in 1914, RBC Trust Company (Delaware) Limited offers complete personal trust services through strategic partnerships with professional advisors across the country.

In addition to being a leader in providing trust services, we have over 100 years of private client banking and wealth management experience

A Special Needs Trust is a legal entity used to set aside money or property for the benefit of a child or adult living with a disability. According to the 2010 U. S. Census Bureau, about 56.7 million Americans are living with a disability and about two-thirds of these individuals are living with a severe disability.

For some individuals, the disability may be caused by a sudden, life-altering accident. For others, the condition may arise at birth or result from a chronic illness. Whatever the origin, severe disabilities almost always create a significant financial burden due to curtailed earning power and ongoing expenses.

RBC Trust Special Needs Trust services

At RBC Trust, the Special Needs Trust is a core capability and not an “add-on” service or afterthought. Our services for Special Needs Trust clients go far beyond the administration of trust assets. We believe in working closely with each client and family to help the beneficiary pursue the highest possible quality of life.

RBC Trust supports the beneficiaries of a Special Needs Trust in three primary ways:

- 1. Helping to preserve government benefits** by managing the trust properly with the coordination of a Distribution Committee
- 2. Helping to meet long-term cash flow needs** with prudent investment management of trust assets through our network of investment partners
- 3. Helping to enhance the quality of life** by working with your legal advisors to implement the Special Needs Trust so that it provides a wide range of quality-of-life activities and services, including education, recreation and custom living arrangements. Special Needs Trust Services are provided by a team of specialists:
 - Investment management oversight
 - Professional services coordination
 - Budgeting
 - Bill-pay
 - Liaise with professional tax advisors
 - Insurance evaluation

Team-based service

Each Special Needs Trust is managed by a specialist dedicated to Special Needs Trusts who works with a team of RBC Trust professionals.

Trust Company profile

- Over \$5 Billion assets under administration
- Over 1,800 accounts
- Minimum account size of \$1,000,000
- 50+ employees
- 2014 STEP Trust Company of the Year
- AA- Credit Rating (S&P)

Non-deposit investment products: • Not FDIC insured • Not bank guaranteed • May lose value

This fact sheet has been issued by RBC Trust Company (Delaware) Limited, a non-depository trust company regulated by the Delaware State Bank Commissioner. You should carefully read any risk warnings or regulatory disclosures in this fact sheet or any other literature enclosed with this fact sheet or forwarded to you by RBC Trust Company (Delaware) Limited, its subsidiaries or affiliates.

Some of the services detailed in this fact sheet are not offered in all state or foreign jurisdictions and may not be available to you. This document does not constitute an invitation to buy or the solicitation of an offer to sell securities or any other products or services in any jurisdiction to any person to whom it is unlawful to make such a solicitation in such jurisdiction. Consult with your Financial Advisor before making your investment decisions. This fact sheet is intended as general information only and is not intended as tax, legal, investment or other professional advice. You should always obtain independent professional advice particular to your individual circumstances.

RBC Trust Company (Delaware) Limited, its affiliates and subsidiaries, and their officers, directors, employees and agents are not responsible for and will not be liable to you or anyone else for any damages whatsoever (including direct, indirect, incidental, special, consequential, exemplary or punitive damages) arising out of or in connection with your reliance on the fact sheet, even if the RBC Trust Company (Delaware) Limited, its affiliates or subsidiaries, or their officers, directors, employees or agents have been advised of the possibility of these damages.

Investment management products and services described in this fact sheet are not deposits, are not insured by the Federal Deposit Insurance Corporation or other similar institution, may lose value and contain no bank guarantee. Past performance is not necessarily a guide to future performance and any exposure to foreign currencies may cause additional fluctuation in the value of any investment.

IRS Circular 230 Notice

To ensure compliance with requirements imposed by the IRS, we inform you that in compliance with the U.S. Federal Tax Regulations, unless expressly stated in writing otherwise, any discussion of tax matters contained in this communication (or any attachment hereto) is not intended or written to be used as, and cannot be used as, or considered to be a "covered opinion" or other written tax advice, and should not be relied upon by any person for the purpose of (i) avoiding any IRC related penalties that may be imposed on a taxpayer or (ii) promoting, marketing or recommending to another party any transaction or tax-related matter(s) addressed herein (or any attachment hereto) for IRS audit, tax dispute or any other purpose.