

Solutions for building and retaining a productive workforce



RBC Group Advantage will help you build and retain a productive and motivated workforce


RBC Group Advantage™ is a comprehensive program that promotes your employees' financial well-being by taking care of their overall financial needs, from everyday banking to savings for retirement. We'll work with you, from plan setup to employee participation, to help you deliver solutions tailored to your business and your employees. We'll manage your plan and provide your employees with expert advice to make informed financial decisions, leaving you and your employees free to concentrate on your business.


Delivering expert advice and guidance to your employees is what sets us apart

RBC® at Work — Gives your employees access to our team of experts for one-on-one personal financial advice tailored to their own personal goals. Best of all, our advisors are available to come to your workplace, saving your employees both time and hassle.

Advice Events — Delivered by RBC Royal Bank® and other experts within your community, these seminars can be held on-site at your company and are geared to the needs of your employees. They touch on various financial matters and will help your employees achieve common goals.

Did you know...

 **81%** of employees who are satisfied with their benefits are more likely to be satisfied with their jobs

 **46%** of financially stressed employees feel they are less productive at work because of their financial worries

Insights from MetLife's 13th Annual U.S. Employee Benefit Trends Study (2014)

Choose from our group savings plan options

More and more businesses are establishing group savings plans to enhance their total compensation programs. Group savings plans allow employees to contribute to an investment or registered savings account directly from their payroll. With five plans to choose from, we'll work with you to select the one that best suits the needs of your company and your employees:

- **Group Retirement Savings Plan (GRSP)** is a collection of individual RRSP accounts administered by a company or organization on behalf of its employees. The GRSP allows employees to contribute directly from their payroll using pre-tax dollars and is a powerful and effective plan to help them prepare for a financially secure retirement.
- **Deferred Profit Sharing Plan (DPSP)** allows you to transfer pre-tax company profits to members, reducing your company's taxes payable. DPSP contributions are not subject to payroll-related charges, including CPP or QPP deductions, EI premiums or healthcare taxes. Only company earnings can be contributed to a DPSP.
- **Group Tax-Free Savings Account (GTFSA)** is a flexible plan that shelters employees' investment earnings and withdrawals from tax while allowing them to reach a variety of short- and long-term goals.
- **Group Investment Account (GIA)** is a non-registered plan that helps employees meet a variety of financial goals, including saving for vacations, work sabbaticals and home ownership or improvement.
- **Voluntary Retirement Savings Plan (VRSP)** is a low cost,¹ easy to administer group savings option available in the Province of Quebec. Participating in a VRSP is mandatory for businesses with five or more eligible employees that do not already offer a workplace savings plan.

Investment options tailored to each employee's individual needs

Depending on the level of complexity of your employees' needs, we offer three different investment options suited to individual circumstances. As well, we offer advice to help your employees choose which option is best for them:

- **RBC Royal Bank** — for members that value advice with access to savings, GICs and RBC Funds® investment options
- **RBC Dominion Securities®** — for members with higher asset levels who require advice and access to a sophisticated range of investments
- **RBC Direct Investing®** — for members who wish to manage their investments online with no need for advice and with the support of online tools and resources

RBC Group Advantage goes above and beyond

Solutions with exclusive offers to meet your employees' financial needs

Along with sound financial advice, fitting your employees with the right banking solutions provides them the comfort of knowing their financial needs are being met. Plus, they have the potential to earn valuable RBC Rewards® points through our exclusive offers, which can be redeemed for gift cards, flights, brand name merchandise and RBC Financial Rewards® vouchers.

Solutions that make relocating employees easy and cost-effective

If relocating employees is key to your business success, the RBC Group Mortgage Relocation Program can help. Our experienced team will work with you to implement a tax-effective relocation solution, ensuring you and your employees get significant benefits.



Take the next step to empowering your business

Contact us to learn how your organization can benefit from RBC Group Advantage:

- Call us at **1-800-835-3855**
- Visit rbc.com/rbcgroupadvantage



Royal Bank

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* Member—Canadian Investor Protection Fund.

¹ The RBC VRSP is a low cost, no advice plan. Fees will be charged to the members of the plan in accordance with VRSP legislation. There is no cost to a sponsor to participate in the RBC VRSP; however, some ad hoc and/or exception transaction fees may be charged to the sponsor.

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