

# RBC Rochdale

## Partnering with RBC Rochdale

Adding our team to yours can help your practice.

### A Boutique Approach.

October 31, 2025

Rochdale is an investment management firm specializing in Intelligently Personalized® portfolios for high-net-worth individuals, families, and foundations with greater than \$1 million in investable assets. Our tailored solutions are designed for clients desiring personalized portfolio management strategies that address their unique situation relative to investment objectives, tax sensitivities, income needs, or existing holdings with low cost basis or concentrated positions.

Each client's portfolio is built from the ground up. Rochdale seeks to act as a "holistic" manager, meaning we manage client's assets by using a broad spectrum of asset classes. We work with a client's existing holdings and develop a tax-sensitive transition plan to fit individual needs. We can also build portfolios to complement non-portable assets (e.g., current 401(k)s, company stock, other managers, etc.).

Rochdale currently manages over \$73.0 billion in assets under management (as of October 31, 2025).

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Portfolios actively managed  
by dedicated Portfolio  
Managers that work side-  
by-side with you. We call it  
Intelligent Personalization®

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## Getting started

The steps below show how we work with you to help you grow and serve your high-net-worth business. You'll always be the central contact and relationship manager to your clients throughout the entire process.

### IF YOU WANT



A portfolio manager to oversee every strategic decision and build your client portfolios through detailed efforts to understand and define your client's unique investment goals, cash flow needs, tax sensitivities, and risk tolerances.

We're dedicated to you and your individualized experience.

As with any investment strategy, there is no guarantee that investment objectives will be met and investors may lose money. All investing is subject to risk, including the possible loss of the money you invested.

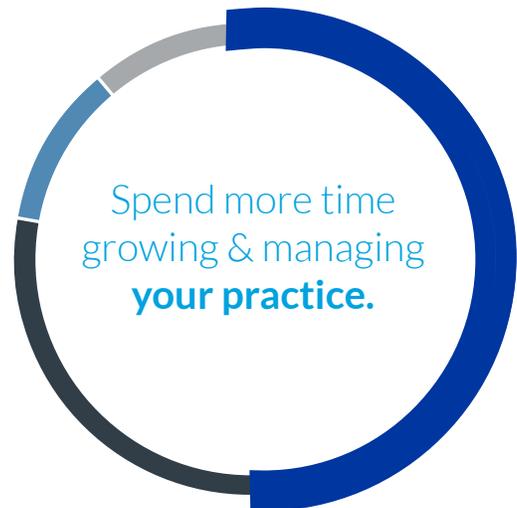
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# Put our strengths to work for you

Right now, most of your time is likely spent understanding and managing client goals and investments, leaving little time for proactive relationship building and growing your business. **What if that was reversed?**

With our help and support, you can spend less time on reviewing investments, rebalancing portfolios, and managing performance. You have more time and resources supporting you so you can focus on your business.



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## ONE-TO-ONE PERSONAL SERVICE

We take the time to meet with you and your clients in person for quarterly portfolio reviews, via video for investment updates, and by phone for one-off needs. Each client has direct access to their portfolio manager, and we encourage regular communication.



## SOPHISTICATED PORTFOLIO CONSTRUCTION

Your portfolio manager oversees every strategic decision, building your client portfolios through detailed efforts to understand and define specific client investment goals, cash flow needs, tax sensitivities, and risk tolerances.

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# Benefits of a Single Manager Approach

As a single manager, we believe that Rochdale offers many benefits versus the traditional multi-manager approach.

With our help and support, you can spend less time on reviewing investments, rebalancing portfolios, and managing performance. You have more time and resources supporting you so you can focus on your business.

	Single Manager	Multi-Manager
<b>Analysis</b>	In-depth analysis of existing holdings and illustrated tax efficient transition strategies	May involve little/no analysis of current portfolio; transition limited to manager's current buy list
<b>Customization</b>	Custom asset allocation policy specific to client objectives. <i>Value added via intelligently personalizing each client's asset allocation, cash flow needs, and tax sensitivities</i>	Often mass customized asset allocation and difficulty in coordinating the managers
<b>Access</b>	Direct portfolio manager relationship	May offer only limited access to portfolio manager
<b>Tax Management</b>	Portfolio construction can emphasize tax efficiency	Potential for difficulty in coordinating taxes across managers
<b>Risk and Performance</b>	Ability to ensure that overall portfolio risk and return characteristics are consistent with the client's personalized active risk parameters	Potential for higher level of inefficiencies with multi managers focused on independent objectives
<b>Rebalancing</b>	Ability to proactively rebalance away from low performing or risky asset classes	Potential for holdings overlap and style drift due to active risk and conflicting definitions of size/style
<b>Asset Class Allocation</b>	Effective and efficient implementation for each asset class and style	May ignore complex interrelationships and overlap between asset classes and specialist groups

The personalized way we work makes you—your client's trusted advisor—front and center at every step of our process.



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# When to partner with Rochdale

## IF YOU WANT

Objective advice from your dedicated portfolio manager with complete independence to invest your client's best interest.

A portfolio strategy tailored to your client's evolving needs, powered by in-house research, a tax-sensitive approach, and protected by three levels of active risk management.

Regular communication from your investment team and adjustments in an effort to ensure your client's portfolio performs.

## IF YOUR CLIENT...



Wants **direct access** to senior portfolio strategists and portfolio managers



Has any social, personal, or other **special portfolio constraints**



Needs a **personalized portfolio** income strategy and is planning for retirement or other cash flow scenarios



Is **selling a business, establishing a trust, or planning for heirs**



Is concerned about market volatility and would benefit from a **risk analysis**



Prefers to **review performance with the experts** who directly manage their portfolio



Needs a **comprehensive analysis** of an existing portfolio to identify inefficiencies



Is concerned about the **tax implications** of their investment portfolio



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## We engineer investment strategies across asset classes

When it comes to developing sophisticated investment strategies, we are, at our core, analytically driven and research-focused.

We believe that this disciplined investment process provides opportunity for greater diversification, as each client portfolio is constructed within our strategic allocation framework and then personalized to align with each client's personal goals and risk tolerance.



### OUR APPROACH

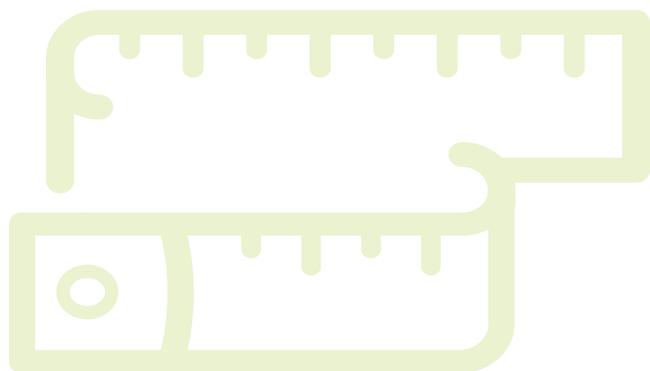
Intelligently Personalized® portfolio management begins by providing clients access to a broad spectrum of asset classes and sophisticated investment strategies.

Our investment professionals have a thorough understanding of managing equity and fixed income investments, which typically form the foundation of client portfolios.

The precise stock selection process we have developed employs both quantitative and qualitative processes to help identify what we believe are the most attractive companies within sectors.

## Bespoke opportunities.

Tailor made to fit you and your business.



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Our portfolio management team leverages the resources of our internal equity research team to provide a broad array of equity strategies.

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## WHAT DISTINGUISHES ROCHDALE

Our collaborative business model can help you to leverage our resources so that you can maximize your time and relationships. We help you gain more freedom to build your “dream” practice.

<b>Our People</b>	<ul style="list-style-type: none"> <li>• 25+ years average professional experience of investment strategy committee members</li> <li>• 80+%<sup>1</sup> of investment consultants and portfolio managers are CFA charterholders</li> <li>• 90+%<sup>2</sup> historical client retention rate</li> <li>• Empowered with client-specific portfolio construction, solutions, strategies, and implementation</li> <li>• Fiduciary responsibility and accountability</li> <li>• Nimble, responsive, local</li> </ul>
<b>Differentiated Investment Advice</b>	<ul style="list-style-type: none"> <li>• Views and investment approach guided by forward-looking macroeconomic and capital markets research</li> <li>• Competencies across equity, fixed income, real assets, and alternatives</li> <li>• Ownership of external manager due diligence and selection</li> </ul>
<b>Intelligently Personalized® Portfolios</b>	<ul style="list-style-type: none"> <li>• Every portfolio is designed to address the unique needs of the client</li> <li>• Proprietary portfolio analysis that identifies inefficiencies in the client’s current portfolio</li> <li>• Custom asset allocation strategies that seek to maximize tax efficiency and mitigate risk</li> <li>• Investment Policy Statement tailored specifically to the client’s objectives and risk tolerance</li> </ul>
<b>Asset Allocation Discipline</b>	<ul style="list-style-type: none"> <li>• Asset allocation guided by in-house, extensive research capabilities coupled with the experience and judgement of our seasoned team of investment professionals</li> <li>• The portfolio manager actively manages the allocation according to the client’s tailored Investment Policy Statement by leveraging research, technology, and professional experience</li> </ul>
<b>Active Risk Management</b>	<ul style="list-style-type: none"> <li>• Three levels of active risk management: strategic, tactical, and dynamic</li> <li>• Portfolio is actively managed by strategically rebalancing assets and adjusting allocations based on changing risk tolerances, market environments, and investment opportunities</li> <li>• Seeks to control overall volatility through systematic risk controls</li> </ul>
<b>Direct Access to Portfolio Manager</b>	<ul style="list-style-type: none"> <li>• A direct and ongoing relationship with a dedicated portfolio manager and team who can adjust portfolios based on changing client needs</li> <li>• Regular portfolio reviews</li> </ul>
<b>Business Development and Marketing Support</b>	<ul style="list-style-type: none"> <li>• Complete proposal development for partner advisors</li> <li>• Experienced and highly qualified presenters for seminars, conferences, and continuing education</li> <li>• Access to advanced proposal and analytical tools</li> </ul>
<b>Advisor Resources</b>	<ul style="list-style-type: none"> <li>• Educational conference calls and webinars for our partner advisors, CPAs, and clients discussing various economic and practice management topics</li> <li>• Access to insightful market and economic commentary:</li> <li>• Monthly recession monitor, market and economic outlook, and proprietary speedometers</li> </ul>

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<sup>2</sup> 2010 through January 31, 2025

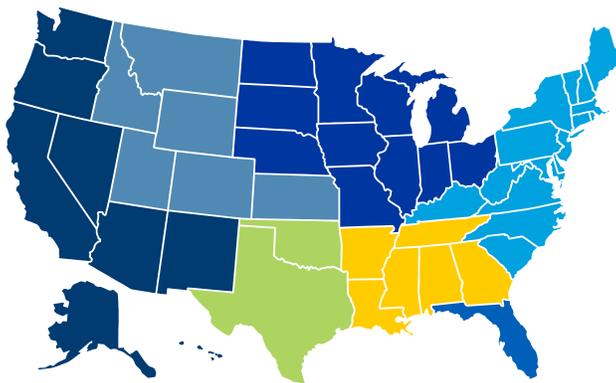
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