

Strength and Stability You Can Trust

RBC Correspondent Services provides clearing and execution services for FBL Marketing Services, LLC.

About Royal Bank of Canada Correspondent Services (RBC CS)

RBC Correspondent Services (RBC CS) is the second largest clearing provider in the United States based on broker-dealer clients serviced.¹ They are a division of RBC Capital Markets, LLC, one of the largest full-service securities firms in the nation. RBC CS specializes in providing

comprehensive clearing, custody and execution services to varying types of broker-dealers, from full service wealth management firms to traditional and retail brokerages, from institutional and FinTech to dually registered firms.



Correspondent Services



KEY FACTS

- **Chartered in 1869**
- **Approximately 80,000 employees** who serve more than 16 million clients worldwide
- **Stock trades as RY** on New York (NYSE) and Toronto (TSX) exchanges



AMONG THE WORLD'S BEST

- **Top 5 of largest banks in North America** and **Top 15 of largest banks globally**² as measured by market capitalization
- **Top 100 Most Valuable Global Brands** (BrandZ™ ninth annual global brands ranking)
- **Global strength in wealth management and capital markets**



SAFE, SUSTAINABLE AND SOCIALLY RESPONSIBLE

- **Consistently high credit ratings** – Moody's® Aa³, Standard & Poor's AA- and Fitch Ratings AA
- **Top 50 Socially Responsible Corporations** Maclean's magazine⁴
- **Consistently strong and stable** with a high-quality balance sheet, proactive risk management and a strong liquidity position
- **Recognized among the world's financial, social and environmental corporate leaders** for the 15th consecutive year on the 2015/2016 Dow Jones Sustainability World Index

Focused on Your Success

RBC CS provides Farm Bureau with a full-service wealth management platform. It delivers a broad range of solutions, tools and expertise to help address all aspects of clients' financial needs. With this relationship and platform in place, you can go beyond clearing and execution to offer best-in-class products, services, research, advisory accounts and more.

These capabilities are hard to find elsewhere and give client/members a significant competitive edge. Our greatest strengths include the high level of personalized service we provide, our deep understanding of their unique businesses and our relationship-oriented approach to working with them to accomplish their goals.

Acting in this spirit of partnership, we are committed to your long-term success and are well prepared to help you grow your business.

Our mutual success is further driven by our unique blend of small-firm culture with the resources of a leading global financial institution. This sets us apart from our competitors.

RBC's Commitment



STRENGTH
AND STABILITY



BEST IN CLASS
RESOURCES



EXPERTISE
AND INSIGHT

Best in Class Resources

Help your clients build, preserve, enjoy and share their wealth by delivering comprehensive wealth management capabilities.

INVESTMENT SOLUTIONS

- **Managed Account Solutions** – includes our third-party money manager platform with access to 100+ managers, RBC-traded specialty portfolios and turnkey asset management programs
- **Diversified investments** – including equities, fixed income, NTF mutual funds and NTF exchange traded funds

- **Retirement planning** – tools exclusively available from RBC help identify financial risks and opportunities that may affect your clients' retirement readiness

FINANCIAL ADVISOR TOOLS

- **Integrated platform** – the BLACK platform features customer relationship management, risk management, content management, financial planning, account aggregation, trading and more
- **Productivity tools** – open and maintain accounts, access client documents and storage
- **Solutions for your business** – our search tool showcases world-class offerings not only from RBC, but from an expanded network of over 100 best-in-class service providers and in many cases with preferred pricing
- **Client marketing, education and communication materials** – deliver current, concise, and FINRA-reviewed materials via Farm Bureau Marketing Toolkit

TECHNOLOGY RESOURCES FOR RECORDKEEPING, REPORTING AND SUPERVISION

- **Client access** – secure website that allows access to account information, calculators, market data and paperless functionality
- **Performance reporting** – financial advisors have more than 30 reports with over 150 tailored benchmark options
- **Record keeping** – electronic storage of client documents, including statements, confirms, account opening documents and disbursement requests

Expertise and Insight

Benefit from wealth management expertise, insights and best practices to help you grow your business — the way you want it to grow.

RESEARCH

- **Proprietary** – gain access to RBC's timely, independent fundamental research from more than 70 senior analysts covering more than 1,000 companies in select industry sectors
- **Third-party** – you may also access research from some of the industry's most respected research and product organizations covering a comprehensive range of topics

SALES IDEAS AND MARKETING

Take advantage of complimentary programs and tools to help advisors build their businesses

- **Build your brand** – branded forms, performance reports, client statements, newsletters and our secure online client account access website
- **Marketing campaigns** – turnkey programs featuring service opportunities, how to take action, and resources

Informative newsletters, fact sheets and product brochures are also available on the Farm Bureau Marketing Toolkit.

Business Expanding Capabilities

Offer truly comprehensive wealth management services by utilizing solutions and support that may not be easily available elsewhere.

CAPITAL MARKETS ACCESS

Take advantage of the capabilities of RBC Capital Markets, one of the world's largest global investment banks.

- **Equities** – our desk will help you design and implement efficient trading strategies, including block trades, money manager trades, crossing stock, and pre- post-market trading
- **Fixed income** – talk directly with seasoned traders dedicated exclusively to you, access state of the art technology tools, browse the inventory of hundreds of dealers and provide your clients with exclusive products
- **Mutual funds** – choose from over 12,000 funds with more than 250 families; our no transaction fee program allows you to buy, sell and exchange funds with no transaction fee

As a Farm Bureau Wealth Management Advisor, you have a unique opportunity to grow your business by partnering with local Farm Bureau agents to provide wealth management services within our existing client base. Using our “Your Future Advantage” process, you’ll help client/members gain confidence that their insurance, planning and investment needs are in order. You’ll also be positioned to further solidify your existing relationships by providing access to Farm Bureau’s robust insurance product offering. You’ll do all of this with the freedom and flexibility to build your business while enjoying the stability, support and benefits of an organization with over 75 years of proven success.

Securities & services offered through FBL Marketing Services, LLC+, 5400 University Avenue, West Des Moines, IA 50266, 877-860-2904, Member SIPC.

¹ RBC Correspondent Services is ranked second by number of broker-dealer clients (*InvestmentNews 2016*)

² As measured by market capitalization as of November 24, 2016

³ As of October 31, 2016

⁴ 2015 RBC Corporate Responsibility Report

RBC Correspondent Services, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, provides clearing and execution services for FBL Marketing Services, LLC. Some referenced products and services are made available through that relationship. Advisory services offered through FBL Wealth Management, LLC*. *Affiliated