



Temagami First Nation

Trust Presentation

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Wealth Management
Royal Trust

Our Appreciation



We would like to acknowledge
Temagami First Nation for inviting
and allowing us to meet today

RBC Royal Trust – Indigenous Wealth

Our Communities

We proudly serve **103**
Indigenous communities
across Canada.



125 Years of Trust



A team of 16 trust professionals, with diverse qualifications, exclusively for Indigenous communities



The first trust company to create an Indigenous Wealth team and continue to innovate and lead the way



Experienced corporate and administrative trustee for over 100 First Nations with \$4.7 billion of Indigenous wealth



Collaborates with our clients and their service providers



Accountable and visible to community members. Trusted partners with long standing relationships with our clients.



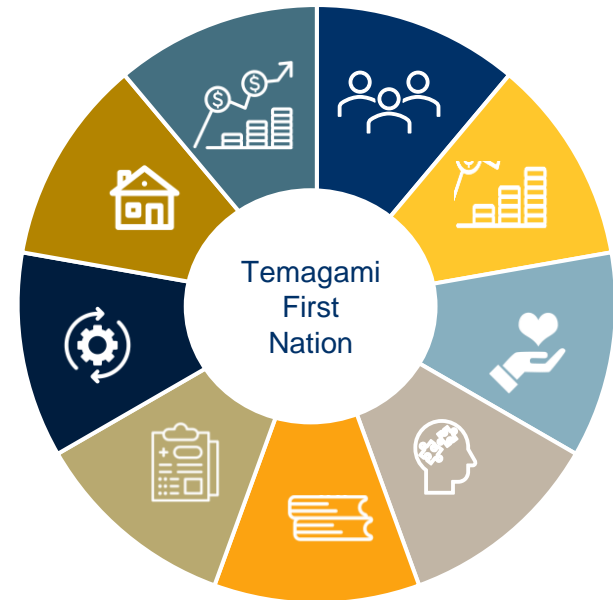
Supported by RBC's in-house legal, tax, banking and investment expertise

RBC Royal Trust – Indigenous Wealth

Our Service

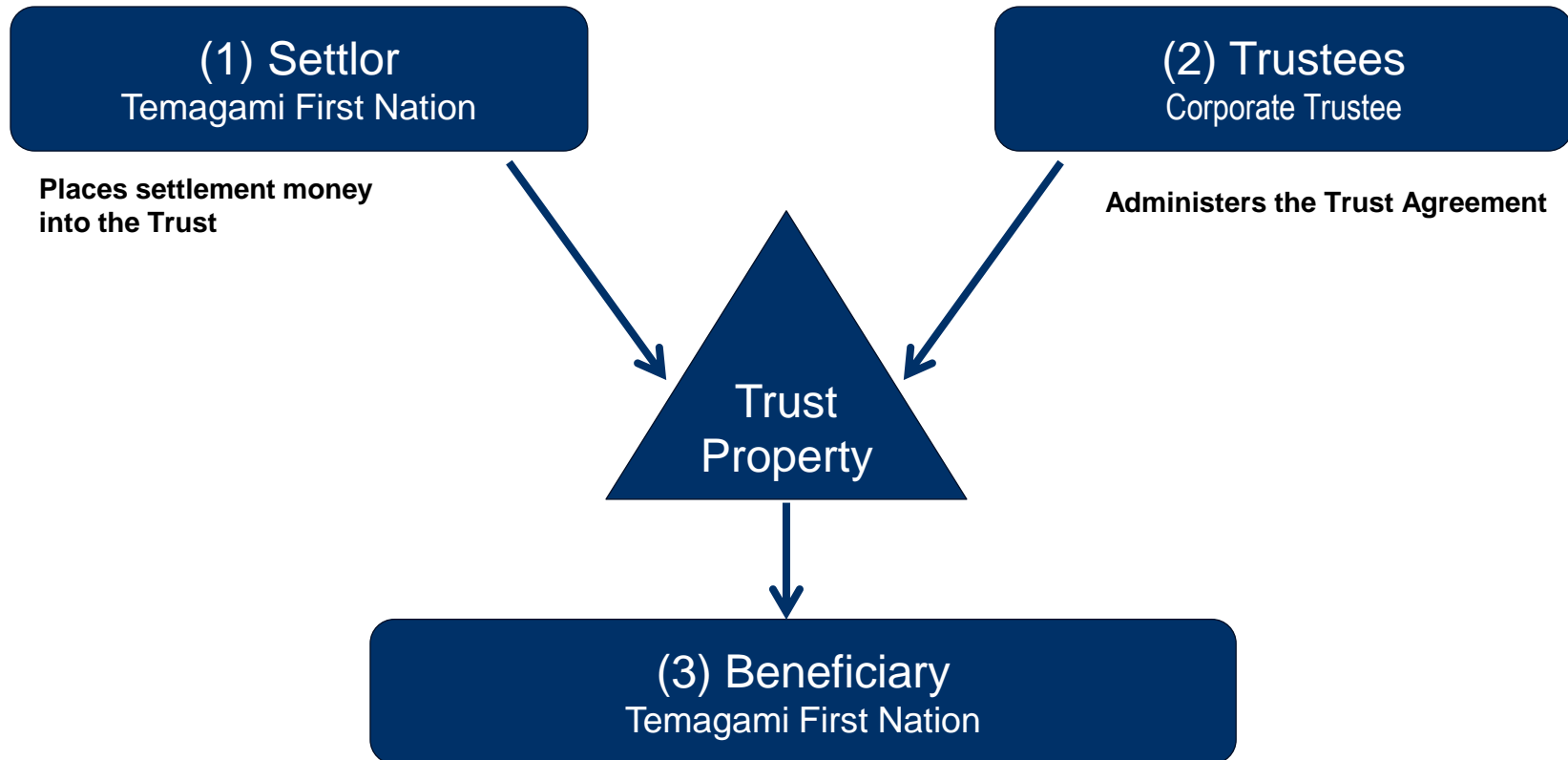
Temagami First Nation benefits from our years of expertise in providing five key trust services

- Fiduciary Services
- Investment Policy and Oversight
- Trust Accounting and Reporting
- Education and Training
- Custody and Administration



Trust

Legal Agreement Between 3 Parties



Trust

Why Establish a Trust?



A trust helps to ensure the money received from settlements, and revenues generated from economic development, is used as intended by the Nation –preserving resources for current and future generations.

Trustee Duties



Engage an investment manager

Follow trust agreement and policies

Approve income and capital distributions

Arrange annual audit

Prepare annual report

Annual meeting with membership

Implements policy or procedures

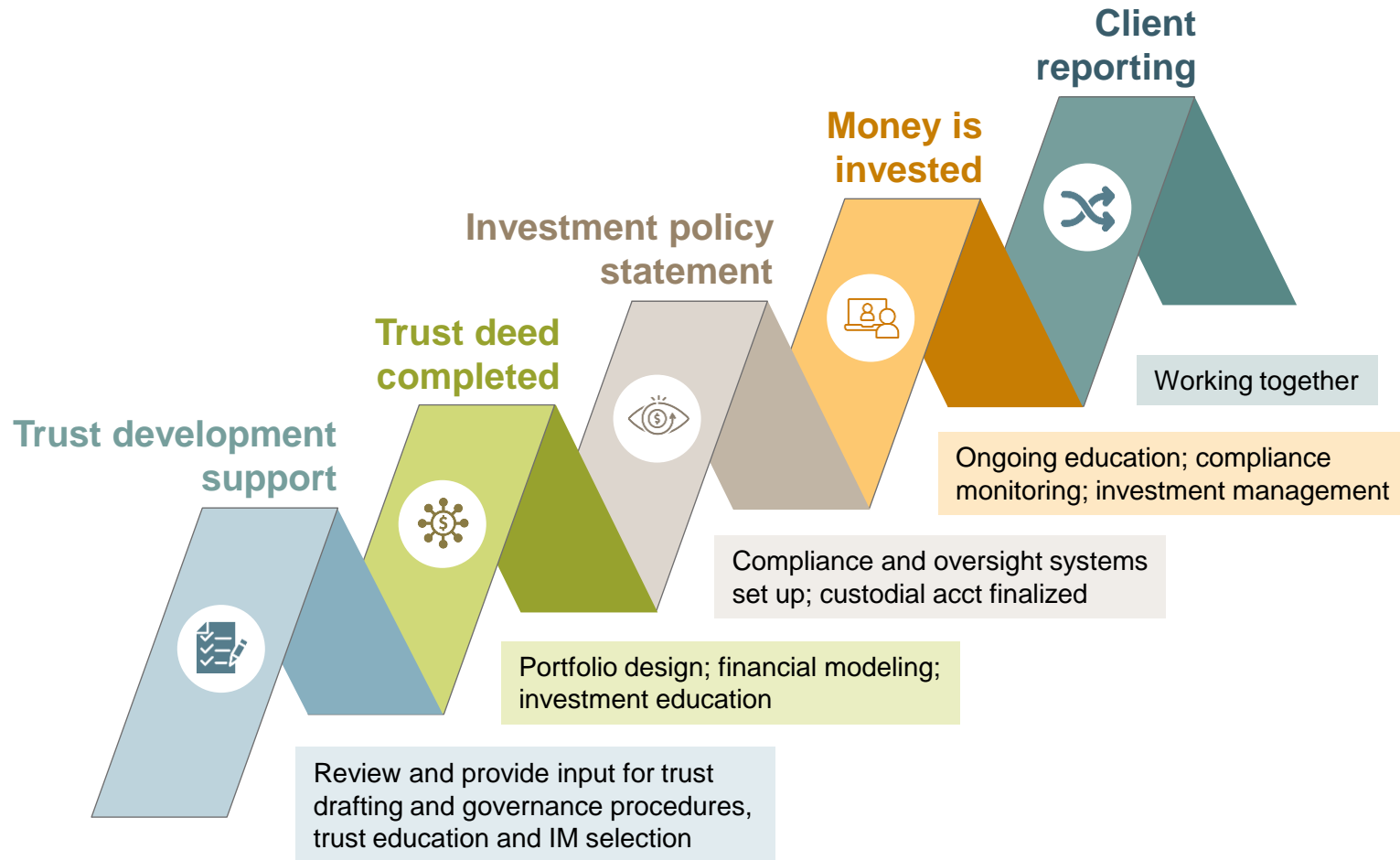
Corporate Trustee



- Ensures Compliance with Trust Agreement
- Guarantees safekeeping of Trust Monies
- Oversees investment and administration of the Trust property
- Confirms all Trust requirements are met before releasing funds
- Account to Temagami First Nation

Trust

Typical Timeline



Per-Capita Distributions – Adult



- One-time adult PCD's are commonly distributed upon settlement – can also use bridge financing
- Most efficiently administered by the finance office of the Nation, or by Royal Trust directly
- Importance of working together to get ready for the flow of funds – financial literacy programs, bank account openings, connect with local banks, set expectations

Per-Capita Distributions – Minors

Some considerations:

Payment Distributed from	Interest Calculation	Requirements to Receive PCD	Paying Deceased Minors
<ul style="list-style-type: none">• Royal Trust• First Nation (via Bank Account)	<ul style="list-style-type: none">• Inflation (CPI)• Flat rate• Earned income	<ul style="list-style-type: none">• Upon turning 18• Completion of Financial Literacy Course	<ul style="list-style-type: none">• Pay Guardian/Executor directly• Pay to Estate• Pay as per BCR



Fees

Our All-Inclusive Fee

Royal Trust's all-inclusive annual Corporate Trustee fees include fiduciary responsibilities, discretionary decision making, relationship management, investment policy development and oversight, custodial services, trust administration, and record keeping and travel.

First \$50,000,000	0.10%
Next \$50,000,000	0.075%
Next \$50,000,000	0.050%
Thereafter	0.025%

* Our annual fees are subject to an annual minimum fee of \$25,000



Financial Wellness

For Indigenous Peoples

Supporting Financial Wellness for Indigenous Peoples

In partnership with our local RBC branches, we are pleased to offer in-person/virtual workshops specific to areas of interest to your community and its members.

Additional opportunities are available to take the online course to build financial skills to help make the most of your money today and achieve your goals for the future.



RBC Origins, Our Commitment

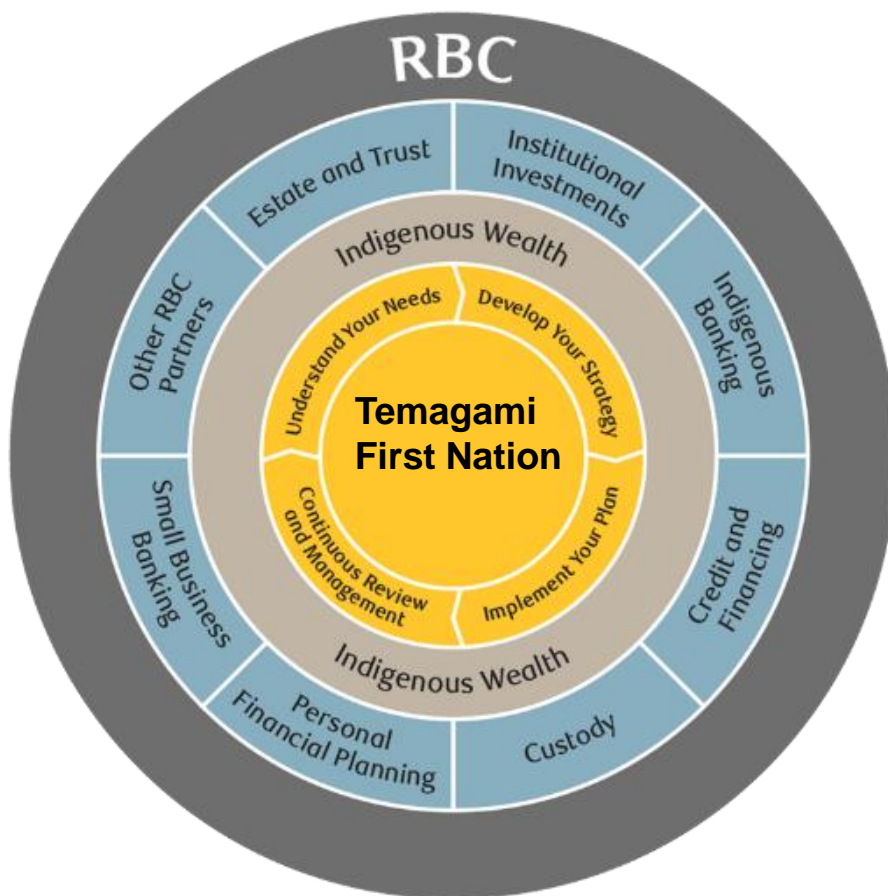
Our Truth and Reconciliation Office

First Nations, Inuit, and Métis Peoples in Canada have rich traditions of storytelling that serve multiple functions in communities. At the foundation of each story is often a lesson in relationship; whether relationship with others, self, or environment. RBC Origins was inspired by the storytelling principle of cultivating sustainable relationships for seven generations to come.



See more at: [RBC launches a new Truth and Reconciliation Office](#)

RBC Resources



Our RBC partners offer a variety of services, including:

- Investment management
- Commercial loans
- Personal financial planning
- Financial Wellness
- Indigenous housing programs

Thank you



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