Personal Needs Analysis

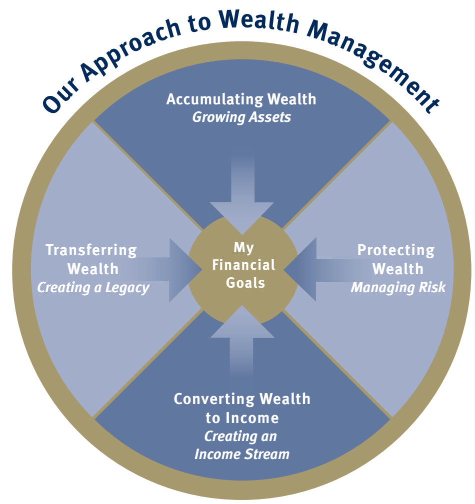
YOUR PERSONAL NEEDS ANALYSIS – THE STARTING POINT FOR DEVELOPING SMART, TIME-TESTED STRATEGIES

At RBC Wealth Management, we use sophisticated tools and professional resources to develop a personal, integrated analysis that can help you reach your financial goals.

After talking with you and understanding your current situation, assets, financial goals and objectives, your Financial Advisor will work with a full range of experts to match those needs with customized solutions. Your action plan includes an in-depth analysis of your current financial situation along with strategies to reach your objectives. We explain the proposed solutions and work with you toward achieving your objectives.

Based on your needs and circumstances, your analysis may include the following:

- *Net Worth Statement* including your assets and liabilities
- *Retirement Analysis* showing the impact of inflation and withdrawal rates, how your savings plan will affect your future, and solutions for meeting your retirement income goals
- *Cash Flow Summary* illustrating current and proposed scenarios
- *Asset Allocation Analysis* to help determine the most appropriate mix of investments based on your objectives, time horizon and risk tolerance
- *Education Analysis* including your current and future ability to fund education goals, available options and savings needs
- *Insurance Analysis* which can include a summary of life, disability and long-term care survivor needs
- *Estate Analysis* illustrating the value of your estate, potential tax liabilities and how your estate may be distributed



Your Personal Needs Analysis is the foundation for implementing solutions and monitoring progress toward your financial goals and objectives.

Contact your Financial Advisor today to discuss the benefits of a Personal Needs Analysis.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

RBC Wealth Management®