

Wealth Strategies Topics

RBC Wealth Management's® Wealth Strategies develops customized strategies and solutions for your more complex financial situations. These strategies and solutions could range from a single issue on a particular topic to an analysis incorporating a variety of wealth planning topics.

An integrated analysis is based upon your personal values, lifestyle, family relationships, and professional and personal objectives. It provides you with information to help you assess your current financial situation, as well as participate in the decisions affecting your goals based on your values and objectives. Topics include:

INVESTMENT ANALYSIS

- Investment selection
- Portfolio evaluation
- Investment management services
- Concentration strategies
- Diversification management allocation

We analyze your investment portfolio based on investment selection to review both liquidity needs and asset allocation. Liquidity needs are based on a liquidity preference and the proper ratio of investment assets to liquid assets, taking your cash disbursements into account. The asset allocation determination is based on a review of your holdings in various asset categories, investment objectives, age, income needs and risk preferences.

RETIREMENT PLANNING

- Retirement cash flow projections
- Retirement plan distribution options
- Lump sum investment analysis
- Distribution tax analysis

This analysis reviews your ability to meet identified financial goals. It assesses the assets currently set aside for retirement under various investment return rate assumptions. These assets typically include your individual retirement accounts, pension plans and anticipated Social Security benefits. To help you pursue your retirement goals more effectively, we may suggest alternative investment strategies. The plan may also include an analysis of annual cash flow projections, before and during retirement, and focus on tax efficient distributions.

COLLEGE FUNDING

- Investment strategy
- Tax efficient distributions
- Gifting considerations

This analysis reviews your anticipated financial requirements for funding education needs. It incorporates expected tuition costs with inflation considerations to project cash needs at a specific point in time. This may include alternative investment strategies to help achieve a desired rate of return. It may also examine the best funding vehicles for your portfolio, which allows for the most tax efficient distributions. Finally, it may also incorporate gifting strategies where appropriate.

MAJOR PURCHASE

- Investment strategy
- Tax efficient distributions

This analysis examines the best alternative to fund a major purchase, including the anticipated time horizon of the purchase, inflation, and funds available to meet this goal. This may include alternative investment strategies to help achieve the desired rate of return. Focus will be given to the best way to liquidate the funds to make the purchase based on income and estate tax implications.



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Wealth Strategies Topics, continued

INCOME TAX

- Tax-efficient and tax-deferred investing
- Tax-exempt investment strategies
- Capital-gain and loss-harvest strategies

This analysis examines your income tax situation based on your current tax exposure. Proposed considerations can be based on investments that can either shelter or defer investment income. The timing of income recognition or deductions may also be suggested.

LIFE/DISABILITY INSURANCE ANALYSIS

- Type of policy considerations
- Risk exposure in the event of death or disability
- Estate and gift impact
- Life insurance ownership structure

This analysis examines the financial exposure you risk in the event of death or disability. It considers adequate coverage and appropriate insurance premiums. Various types of insurance policies may be proposed as a means to help minimize risk, given your current insurance policies. Finally, estate and gift tax implications are assessed, particularly in light of your life insurance ownership structure.

CHARITABLE GIVING STRATEGIES

- Charitable inclinations
- Gift timing
- Tax implications

This analysis examines charitable inclinations in light of your asset holdings to determine the best available assets to use to accomplish your charitable gifting strategy. Focus may be provided as to the timing of the gift and optimizing the taxable deductions resulting from the contribution.

EMPLOYEE STOCK OPTION ANALYSIS AND STRATEGIES

- Vesting schedules
- Timing of exercises
- Tax implications
- Diversification analysis

This analysis examines the details concerning your stock options, including vesting schedules, with an emphasis on the timing of the exercise, reducing the taxable impact of the options and focusing on how to best diversify the concentrated portfolio that options often cause.

ESTATE ANALYSIS AND STRATEGIES

- Estate-tax planning
- Family gifting
- Charitable giving
- Generation transfer techniques
- Trust strategies

This analysis projects your estate tax liability, focusing on various specialized estate planning techniques, including the use of wills, trusts and other strategies, to minimize your estate tax exposure and assess estate tax liquidity to help reduce the likelihood assets need to be liquidated to pay estate taxes.

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