Wealth Strategies

CUSTOMIZED, OBJECTIVE ADVICE BASED ON YOUR NEEDS

At RBC Wealth Management, we understand every person's financial situation or objectives are different. Whether you are saving for your kids' college education or trying to determine the best way to pass your estate on to your heirs, your situation is unique and a cookie-cutter approach may not help you reach your objectives. Our mission is to understand your financial objectives and deliver solutions to help meet those unique needs. We believe the best way to satisfy our clients is by delivering quality personal strategies, solutions and service. Your success is our success.

Our clients have a wide array of objectives. While some clients' objectives are straightforward, others are more complicated and may require additional analysis. That is where RBC Wealth Management's® Wealth Strategies services can help.

Wealth Strategies features a group of experienced financial professionals who develop customized solutions for clients who require more complicated strategies and solutions. Typically, these clients have a more complex situation, and often own large and varied portfolios. Consequently, after working with you to identify, quantify and prioritize your short- and long-range financial needs, professionals from Wealth Strategies will customize a strategic analysis, including tax and estate solutions.

YOUR FINANCIAL RESOURCES IN WEALTH STRATEGIES OFFER:

- A team of professional, highly-trained, experienced individuals dedicated to providing objective financial solutions.
- Proposed considerations based on your specific needs, circumstances and goals that are independent of proprietary products.
- The ability to consult with many additional experts available to us for your benefit.
- Collaborative solutions with your tax and legal advisors.

FREQUENTLY ASKED QUESTIONS

- Am I saving enough to meet my goals?
- When can I afford to retire?
- Will my money run out?
- Am I paying more in tax than I need to?
- Are my assets working as hard as they should?
- Will I have the money to fund college?
- Is my estate in order?
- When should I exercise my employee stock options?
- Can I afford to make a substantial charitable contribution?

RBC Wealth Management®

A division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

6887 (06/09)

OUR APPROACH TO WEALTH MANAGEMENT

We work closely with individual clients who seek experienced advice concerning many areas of wealth management. Depending on the type of planning you choose, services could range from a single issue on a particular financial topic to an analysis plan incorporating a variety of wealth strategies topics. The topics include:

- Wealth Investment Analysis
- Asset Protection Strategies
- Charitable Giving Strategies
- Concentrated Equity Position Diversification Strategies
- Employee Stock Options Analysis and Strategies
- Estate Analysis and Strategies
- Complex Retirement Planning
- College Funding
- Major Purchase
- Income Tax
- Life/Disability Insurance Analysis

For more information on the services provided for each of the topics listed, see *Wealth Strategies Topics*.

COLLABORATIVE ADVICE FROM YOUR FINANCIAL TEAM

A comprehensive wealth plan includes many areas of expertise. Your Financial Advisor leads your financial team and is supported by specialists from Wealth Strategies. We also will work with the other financial professionals with whom you already have a relationship or who may be needed to complete your investment plan. Other members of your wealth team may include:

- Attorney
- Life Underwriter
- Certified Public Accountant
- Trust Officer
- Charitable Organization's Development Officer

FULL ACCESS TO BEST IN CLASS PRODUCTS AND SERVICES

As licensed insurance agents, securities agents, and investment advisor representatives, our Financial Advisors are able to offer a full range of products including certificates of deposit, U.S. government securities, stocks, municipal and corporate bonds, mutual funds, face-amount certificates, limited partnerships, insurance, annuities and other investment products.

Trust services are provided by third parties. Neither RBC Wealth Management nor its Financial Advisors are able to serve as trustee. 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.