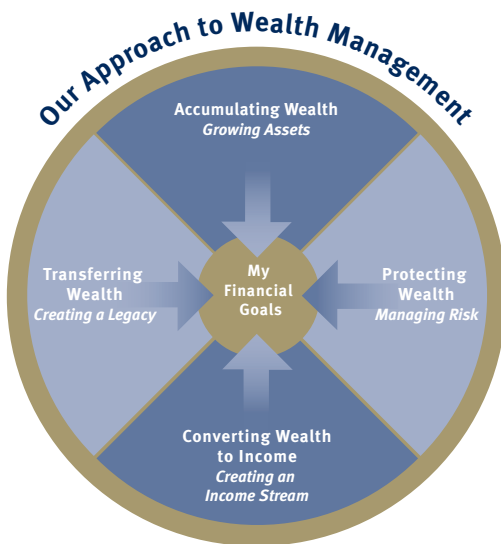


Our Approach to Wealth Management

YOUR OBJECTIVES COME FIRST

At RBC Wealth Management, our first priority is to help you achieve your financial objectives. Our disciplined approach is designed to identify strategies to accumulate, protect, convert and transfer your wealth based on your financial goals, which may include:

- Determining Your Net Worth
- Analyzing Your Asset Allocation
- Planning for Retirement
- Funding an Education
- Maintaining or Enhancing Your Lifestyle
- Preparing for a Major Purchase
- Protecting Your Family or Income
- Creating a Legacy
- Converting Wealth to Income



A DISCIPLINED APPROACH

Our approach integrates your objectives into a personalized plan that can be updated as life changes occur. We combine sophisticated investment planning tools with professional resources to help match your objectives with customized solutions.

Our process includes:

- *Understanding Your Financial Objectives* — We begin by listening to understand you and your financial objectives.
- *Gathering Your Current Financial Information* — Together, we gather specific information on your financial picture.
- *Developing Smart, Time-Tested Strategies* — Next, we analyze your financial and personal information to match your objectives with sound strategies.
- *Implementing Thoughtful and Creative Solutions* — We develop customized solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
- *Providing Timely, Ongoing Service* — We regularly review your situation to help ensure your financial objectives are being met.

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