

# Hudson-Blethen Group



Wealth  
Management





# Hudson-Blethen Group

Personal relationships. Global resources.

## About our team

The Hudson-Blethen Group partners with individuals, families and businesses to work together strategically on investment, retirement, legacy and business planning needs. The team structure brings continuity to generational planning and allows for a collaborative effort to address our clients' needs. We strive to simplify the wealth management process by aligning our clients' long-term goals with investment strategies—with the ultimate goal of helping our clients work toward long-term financial security and peace of mind.

## Our core values

With the backing of our network of wealth management professionals and the services offered by RBC Wealth Management, our clients receive the focus and expertise they need to address their unique financial circumstances. We believe in a long-term, collaborative approach to wealth management. Our approach to effective wealth management strategies is based on our clients' financial objectives and risk profiles. We strive to provide clarity around our clients' long-term financial picture and the various options available to them. Clear and transparent pricing helps confirm services are cost efficient, competitive and reasonable.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

# It all starts with you

Through your dedicated financial advisor, we deliver customized advice, innovative strategies and personalized solutions to help meet your wealth management goals—both for today and for years to come.



\*Banking products and services are provided by affiliate banks.

# Meet the team

## Cal Blethen

**First Vice President – Branch Director  
Consulting Group**

(509) 573-6204 | [cal.blethen@rbc.com](mailto:cal.blethen@rbc.com)



Cal strives to provide clients and their families with the clarity, peace of mind and confidence that come from having a specific strategy for accomplishing their retirement goals and long-term financial future. He works with each client personally to assess their needs, wishes and goals, and develops an action plan striving to meet those wishes and goals with

the accountability necessary to keep their plan on track. By working together, Cal helps clients' retirement years become the lives they have dreamed and planned for.

A financial advisor within the Hudson-Blethen Group and branch director for RBC Wealth Management's Yakima office, Cal embraces a client-first philosophy. He began his career with RBC Wealth Management in 2013. He passed the Series 7, 66, 9 and 10 exams, and holds an insurance license. Prior to joining RBC, Cal worked in the digital and print media industries, and in journalism, marketing and sales management. He grew up in the Seattle, Washington, area and graduated from the University of Washington in 2001. Cal is active in the community and has served on the board of directors for White Pass Ski Area, Cowiche Canyon Conservancy, Capitol Theatre and Yakima Schools Foundation. In addition, he has frequently volunteered his time with Camp Prime Time, Rotary, United Way and other organizations.

Cal and his wife, Bridget, have two sons, Denman and Gardner. Together they enjoy the outdoors—with skiing, boating, cycling and fishing as some of their favorite activities.

## Brent Hudson, AWM

**Senior Vice President – Financial Advisor  
Senior Consulting Group**

(509) 573-6203 | [brent.hudson@rbc.com](mailto:brent.hudson@rbc.com)



Brent works toward providing ongoing support and guidance for clients' long-term goals and objectives. He takes an active role in understanding clients' goals by working closely with them to develop and then implement strategies that best suit their needs. That includes understanding clients' risk tolerance, income needs, succession plans, charitable wishes,

and other factors of importance. Once a clear picture of the goals is established, Brent designs a portfolio and helps implement a wealth plan and review the progress to make sure it stays on track. Brent strives to be a trusted resource for all his clients' financial needs. To that end, a team approach is in place to allow clients to best utilize multiple skill sets.

A team member, financial advisor and Accredited Wealth Manager (AWM) with the Hudson-Blethen Group, Brent has been with RBC Wealth Management for 15 years. During more than 30 years in the financial services industry, Brent has enjoyed working with a variety of people and developing many friendships. His proudest career accomplishment has been helping people navigate through and feel confident about their retirement savings.

Brent and his wife, Michelle, have lived in Yakima most of their lives. Brent attended Davis High School and Washington State University. Despite having opportunities to settle elsewhere after graduation, Brent and Michelle decided to remain in Yakima, the valley where they had deep connections. When not working, they enjoy traveling, golfing, hiking, and volunteering with and supporting the animal rescue facilities in the area.

## Ruksar Karmali

### Client Associate

(509) 574-5541 | ruksar.karmali@rbc.com



As the team's client associate, Ruksar focuses on delivering a high level of service to clients while fulfilling their daily needs and supporting the team. Ruksar maintains the team's website and handles marketing with significant attention to detail. She is available to answer clients' questions regarding accounts, servicing or Wealth Management Online.

Ruksar has been with the Hudson-Blethen Group for four years and in the financial industry for seven years. Before joining RBC Wealth Management, Ruksar also worked in the medical field for two years. Ruksar has passed the Series 7 exam and holds a degree from Douglas College in New Westminster, British Columbia. Born in Yakima, Ruksar resided for several years in Vancouver, British Columbia.

Now back in Yakima, Ruksar serves on the board of directors for the YWCA. Outside of work, Ruksar enjoys traveling, trying new foods, cooking, spending time with family and friends, attending concerts and working out.

## Tanner Sloan

### Client Associate

(509) 574-6205 | tanner.sloan@rbc.com



As a client associate for the group since February 2022, Tanner's duties include client relations, answering account questions, and more. Tanner has six years of previous work experience in shipping and logistics, including over two years as a manager. Born and raised in the Yakima Valley, Tanner enjoys participating in and helping the community through a local church. Outside of work, Tanner is studying and attending college to earn a bachelor's degree. Free time for Tanner includes traveling, reading philosophy, hiking, and spending time with family and friends.



# RBC Wealth Management

## West Division client strategies team

**Cyndy Ranzau, CFP®**  
Wealth Strategist



Cyndy has been with RBC Wealth Management since January 2013. She works with clients to develop customized wealth management solutions focused on wealth transfer planning services, including trust and estate planning services, business succession planning, charitable planning and stock option planning. Cyndy works in collaboration with

clients' attorneys, accountants and other professionals to implement customized planning strategies. Prior to joining RBC Wealth Management, Cyndy held various positions in finance, including lead client advisor at a multi-family office, financial advisor and also relationship manager in wealth management. She has been in the financial services industry for more than 19 years and received her bachelor's degree in international relations at the University of Minnesota and her Master of Science degree in financial services from The American College.

**Jordan Perschel**  
Credit Consultant, Credit and Liquidity Solutions



Jordan works with financial advisors to establish a wealth management approach that manages both sides of the balance sheet. He accomplishes this by focusing on clients' liquidity needs in the short term, while maintaining a long-term focus on goals-based borrowing through the wealth planning process.

Jordan began his career as a financial representative at Fidelity Investments in Cincinnati. He then moved to Chicago to work in Morgan Stanley's Stock Plan Services group, providing equity compensation solutions to public companies and providing advice and liquidation strategies to executives. Jordan then worked at Supernova Lending, LLC, a financial technology company that provides a comprehensive lending platform to financial institutions and advisors. While at Supernova, Jordan was a consultant at RBC Wealth Management where he helped launch a new securities-based lending platform and educated advisors on how to better incorporate lending into their practices.

Jordan graduated from Miami University's Farmer School of Business with a Bachelor of Science degree in finance.

Jordan was born and raised in Worcester, Massachusetts, where he attended Worcester Academy. He moved to Chicago in 2013, where he has lived in Lincoln Park, Wicker Park, Gold Coast and now in Lakeview. He enjoys all that Chicago has to offer.





# About RBC Wealth Management

As your financial advisor, we take time to understand your goals and offer wealth solutions to help you realize your life vision. We know what's important—the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we help you manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

## Why investors choose RBC Wealth Management

Clients who want to feel confident about their wealth plan and goals select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

## What you can expect

Our professional financial advisors strive to deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

## Key facts about RBC Wealth Management

- Among the top 10 full-service brokerage firms based on assets under administration and number of advisors in the U.S.<sup>1</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$1,018 billion in assets under administration and more than US\$742 billion in assets under management worldwide<sup>2</sup>
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 1,900 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities

1. Quarterly earnings release (10-Q) from peer firms.

2. As of April 30, 2022.





**Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.**

### Key facts

- Chartered in 1869
- Approximately 89,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of North America's leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

### Among the world's best

- Top 10 bank globally<sup>1</sup> as measured by market capitalization, with operations in 29 countries
- RBC ranked #2 in the global "Top 100 Most Diverse & Inclusive Companies" in the 2021 Refinitiv Diversity & Inclusion Index
- Acquired City National Bank in 2015, to offer private and business banking solutions and meet a broader range of clients' financial needs in select markets in the U.S.<sup>2</sup>

### Canada's leading financial institution

- Largest bank in Canada, with over US\$1.8 trillion<sup>3</sup> in total assets and a Common Equity Tier 1 capital ratio of 13.2% (Basel III)<sup>3</sup>
- Multiple award winner from Celent in 2021 for leadership in digitally onboarding clients and transforming business payments

### Stable...safe...sustainable

- Consistently high credit ratings<sup>4</sup> — Moody's Aa1, Standard & Poor's AA- and Fitch AA<sup>5</sup>
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- RBC was ranked sixth among global banks on the Fortune "World's Most Admired Companies" list—the only Canadian financial institution to make the list (2021)

**Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.**

1. As measured by market capitalization as of April 30, 2022. Source: Bloomberg.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

3. As of April 30, 2022. Q2 average balances calculated using methods intended to approximate the average of the daily balances for the period.

4. RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

5. Ratings (as of April 30, 2022) for senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

# A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests—family, business, lifestyle and philanthropy. By taking a holistic approach to your financial goals, we can implement an appropriate level of asset management and coordination, while being mindful of tax and estate implications.

## Investment services

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position

## Credit solutions

- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies

## Customized planning

- Wealth management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate services and multigenerational wealth planning services

## Cash management

- Access to a set of customized, integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Cash Management Account
- Online bill pay and electronic funds transfer
- Cash sweep choices, including FDIC-insured deposits
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and Apple Pay®

## Capital Markets

- Premier investment bank, 9th largest global investment bank, according to Dealogic, February 10, 2022 based on global investment banking fees, Q1/22
- Over 17,000 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- 58 offices in 14 countries around the globe



# Our mission is to help clients thrive and communities prosper.

## Professional trustee services<sup>1</sup>

- Multi-jurisdictional planning and cross-border tax awareness
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited offers personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options. Both offer estate or trust/estate settlement

## Insurance and annuity services

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

## Executive services and employee solutions

- Deferred compensation and insurance solutions
- Restricted securities transactions, liquidity, execution, reporting and processing; proactive block sales
- Liquidity strategies for large blocks of concentrated holdings
- Net unrealized appreciation strategies
- Affiliate trading programs (10b5-1 plans)
- Buy-sell agreements and key person funding

## Corporate services

- Investment banking services including equity and debt underwriting, IPOs, private placements, private investment in public equities, and lending
- Employer-sponsored retirement plans
- Institutional consulting services
- Employee ownership plan consulting and implementation, including online administration and execution for public and private companies
- Corporate share repurchases
- Hedging and monetization strategies, tax efficiency and asset protection
- Directed share programs

## Banking and lending offered through City National Bank<sup>2</sup>

City National Bank was created to advance the financial success of entrepreneurs, professionals, businesses and families. They are recognized for their ability to create personalized banking relationships through extraordinary service and proactive advice.

City National's solutions include:

- Personal and business loans and lines of credit
- City National Visa® personal and commercial credit cards<sup>3</sup>
- Residential mortgages and home equity lines of credit
- Trust services
- Personal and business deposit accounts
- Equipment financing<sup>4</sup>
- Treasury management

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.

1. Professional Trustee services are offered to RBC Wealth Management clients by RBC Trust Company (Delaware) Limited (RBC Trust), Comerica Bank & Trust, N.A. and TCA TrustCorp America which may serve as trustee. RBC Capital Markets, LLC, is a subsidiary of Royal Bank of Canada (RBC), and RBC Trust is a subsidiary of City National Bank. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. 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.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

Loans and lines of credit are subject to credit and property approval. Additional terms and conditions apply. Not all applicants will qualify. Home equity lines of credit are not available in Texas.

City National Bank Member FDIC. NMLSR #536994/Equal Housing Lender 

3. Visa is a registered trademark owned by Visa International Service Association and is used under license.

4. Equipment financing and leasing are offered by First American Equipment Finance, a subsidiary of City National Bank, and are subject to credit approval by, and documentation acceptable to, First American Equipment Finance. For California clients: Loans made or arranged pursuant to a California Finance Lenders Law license. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring clients to First American Equipment Finance.

# Hudson-Blethen Group

Strengthening your financial security<sup>SM</sup>

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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 consultation with your independent tax or legal advisor.

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