

WE Wealth Management Group



Wealth
Management



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.

Our team

Value proposition and beliefs

Our philosophy is based on the value of collaboration. Putting your interests first means taking the time to understand your individual needs, goals and the dreams that you have for yourself, your family and your future. This deep understanding, combined with the powerful global resources we are able to access on your behalf, lay the foundation for your relationship with RBC Wealth Management.

What's important to you?

For many firms, that question is an afterthought, if it's asked at all. At RBC Wealth Management, it's the foundation for our relationship with you.

Value proposition

We act as a personal wealth management advisor for our clients by helping individuals, families and small business owners with a wide array of financial matters.

Beliefs

- Clients come first.
- Effective financial advice is the result of expertise and teamwork.
- Building a life plan requires an understanding of your values, goals, relationships, assets, advisors, process and interests.
- Integrity is irreplaceable.
- Commitment to lifelong learning through continuing education and earning credentials.
- Our success is measured by the trust gained from our clients.
- We must listen, understand and care.

How we manage your wealth

The WE Wealth Management Group was founded on a wealth management vision that grew out of a long

and successful working relationship among our group's principals. Simply put, we believe clients benefit from a team of financial advisors with complementary skills. All financial advisors manage investments; we feel we manage portfolios better than most. We believe wealth enhancement, wealth transfer, wealth protection, generational planning and charitable giving advice is critical in the management of your wealth.

We believe asset allocations that take into account both the long-term trend of prices in an asset class and shorter-term market momentum can be the foundations of portfolios that will better meet your goals over time.

Our approach to determining value and choosing investments, combined with tactical shifts deemed wise in specific market environments, allows us to create a broad range of portfolios that can match a client's income needs and investment horizons.

Our process follows three basic principles:

- Be reasonable—always look at the facts in front of you.
- Be rational—look beyond emotional factors in your evaluations.
- Be logical—review the full case before making a decision.

There is art and there is science in our approach to creating the allocation structure and the underlying investments in the portfolios we offer. At the same time, there are no secrets. The workings of our approach is frequently laid out for your review.

“Managing portfolios with taxes in mind is central to our philosophy. Just as stock and bond markets change, tax laws change.”

—Paul E. Westphal, CIMA®, CPFA™
Financial Advisor

What we provide

Our wealth management formula

$$WM = IC + AP + RM$$



WM (wealth management) =
IC
(investment consulting)
+
AP
(advanced planning)
+
RM
(relationship management)

$$AP = WE + WT + WP + CG$$



AP (advanced planning) =
WE
(wealth enhancement: tax
considerations and cash flow planning)
+
WT
(wealth transfer: transferring wealth
effectively; may not be within a family)
+
WP
(wealth protection: risk mitigation and
transferring risk to insurance company)
+
CG
(charitable giving: maximizing charitable impact)

$$IC \text{ (investment consulting)}$$



Management of investment elements
to help maximize the probability of clients
achieving what is important to them.

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Review of impact of taxes
- Investment plan

$$RM = CRM + PNRM$$



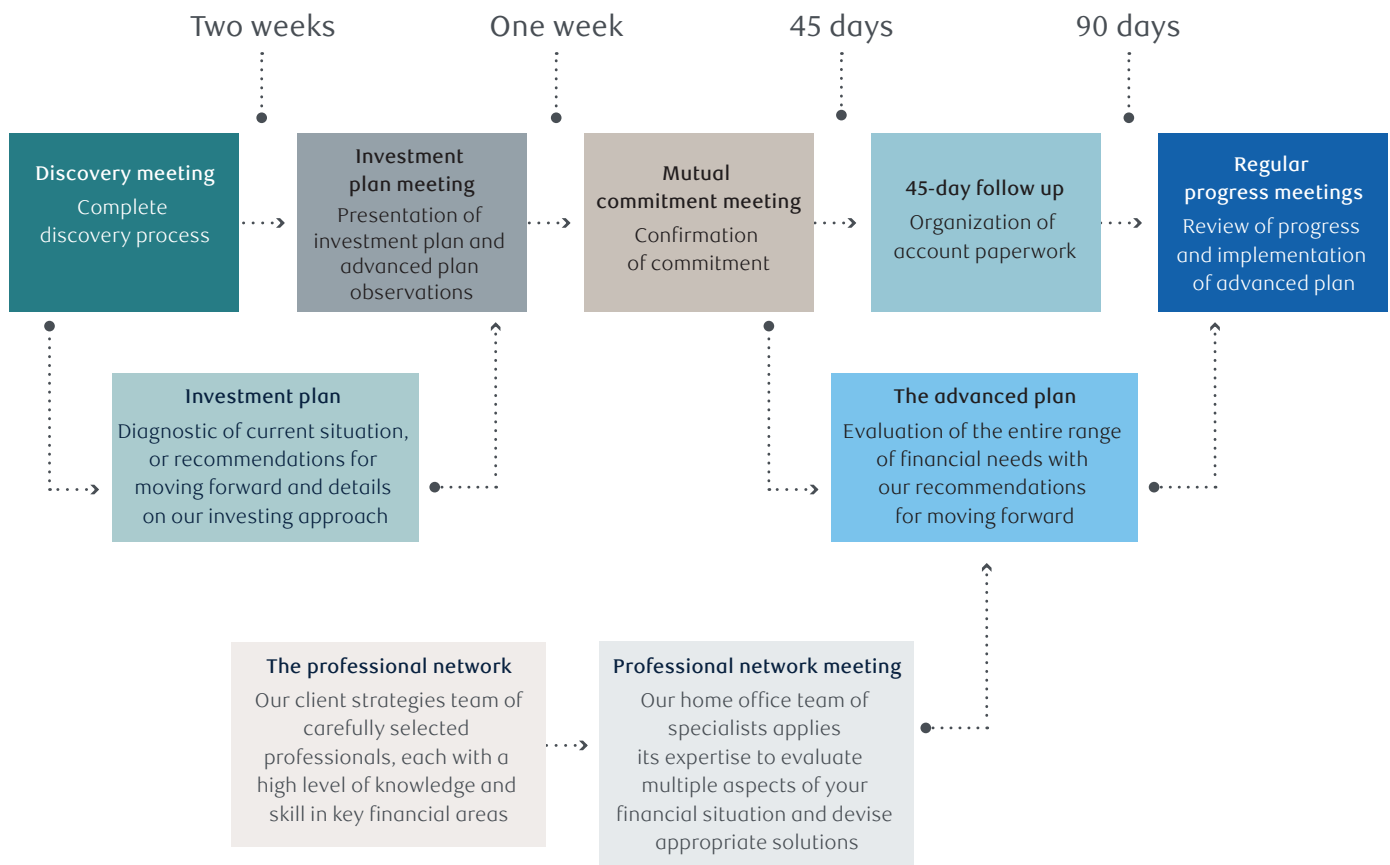
RM (relationship management) =
CRM
(client relationship management)
+
PNRM
(professional network
relationship management)

“The foundation of our practice is planning.”

–Tyler Briggs, CFP®
Financial Advisor

How we serve

WE process



“Our WE process sets us apart from other advisors.”

—Blaine Gibson, CFP®, CPFA™
Financial Advisor

About our team

Paul E. Westphal, CIMA®, CPFA™

Senior Vice President – Branch Director
Consulting Group

(262) 241-6341 | paul.westphal@rbc.com



Paul has more than 30 years of experience in wealth management, including maintaining relationships with key clients and developing asset allocation and investment management strategies. Paul is active in his community as a board member with the Classic Car Club of America Wisconsin Region. He is involved with—and a past board member

of—Milwaukee Community Service Club.

Paul leads the WE Wealth Management Group investment policy review meetings, and helms the group on issues of team investment strategy, team construction and business development.

Paul graduated from the University of Wisconsin – Milwaukee with a Bachelor of Business Administration degree in finance and subsequently attained his Certified Investment Management Analyst® designation through the Wharton Business School.

Tyler R. Briggs, CFP®

Senior Vice President – Financial Advisor
Senior Portfolio Manager – Portfolio Focus

(262) 241-2326 | tyler.briggs@rbc.com



Tyler has more than 15 years of experience in the financial services industry. He develops and manages client relationships with individuals whose needs go beyond investing. Tyler is also active as treasurer of Safe and Sound, a Milwaukee nonprofit that focuses on creating safe neighborhoods, and treasurer for Greater Milwaukee Foundation Young Professional Advisor Council.

Tyler leads the WE Wealth Management Group's wealth management planning efforts, focusing on plan development and implementation.

Tyler graduated from the University of Wisconsin – Milwaukee with a Bachelor of Business Administration degree in marketing. He subsequently obtained his CERTIFIED FINANCIAL PLANNER™ certification through Northwestern University. He also holds the Accredited Asset Management SpecialistSM certification.

Blaine Gibson, CFP®, CPFA™

Vice President – Financial Advisor

(262) 241-6342 | blaine.gibson@rbc.com



As a vice president – financial advisor and CERTIFIED FINANCIAL PLANNER™ practitioner with more than 30 years of experience in the financial services industry, Blaine develops and manages client relationships with a focus on like-minded community influencers. He is past president of the board of directors of the Cedarburg Art Museum. Blaine is also on the

board of trustees for Ripon College as well as the board of regents for Mount Mary University in Milwaukee, Wisconsin. Blaine is an honorary committee member for the Fellowship Open, founded to promote and inspire young men in business and foster support, diversity and inclusion in the business community. In addition Blaine serves on the Cedarburg, Wisconsin Public Arts Commission as well as the Cedarburg Mayor's Diversity Task Force.

Blaine focuses on wealth management planning and leads the group's educational efforts at the University of Wisconsin – Milwaukee and Concordia University as well as the group's presence on social media platforms.

Blaine graduated with a Bachelor of Arts degree from Ripon College and holds the CERTIFIED FINANCIAL PLANNER™ certification and Accredited Wealth Management Advisor® designation as well as recently obtaining his (CPFA™) Certified Plan Fiduciary Advisor designation.

Aris Bofiles, CPFA™

Vice President – Financial Advisor

(262) 241-6343 | aris.bofiles@rbc.com



Prior to his finance career, Aris was a counselor for young boys at St. Charles Boys Home and St. Mary's Hill Hospital. He takes great pride in his work helping many troubled youth. Aris has a strong relationship with his church, St. Constantine and Helen Greek Orthodox Church. He is also very involved with his two boys' schools.

Aris has more than 20 years of experience in the financial services industry. He crafts customized portfolios for key clients while being the principal relationship manager. Aris also heads up business development for the WE Wealth Management Group. In this role, he connects the group with the marketplace through charitable and educational events and seminars. With his Certified Plan Fiduciary Advisor™ designation, Aris is also the team's lead in small business 401(k) plans.

He graduated with a Bachelor of Science degree from University of Wisconsin – Milwaukee.

Paula Burns

Senior Registered Client Associate

(262) 241-2338 | paula.burns@rbc.com



Paula began her career in the financial services industry with Paine Webber in 1985 through a part-time high school internship program. With more than 15 years of back office experience in Paine Webber/UBS' operations department, Paula gained extensive knowledge of the industry. In 2007, she joined the WE Wealth Management Group, where she has

been providing clients with the exceptional level of service that the team maintains as one of its primary goals.

Paula leads the group's client administrative and operations for the team. She is responsible for new client onboarding and relationship management, with a focus on advanced planning and driving the deliverables for clients and the team.

She attended the University of Wisconsin – Milwaukee and has passed the Series 7 and 66 exams.

Patrick McGraw

Client Associate

(262) 241-2325 | patrick.mcgraw@rbc.com



Patrick has a passion for working with people to gain great outcomes. Much of his experience comes from the health care industry, where he focused on employee and patient satisfaction. Patrick and his wife are very involved with the health of our communities' children through both the March of Dimes and Children's Wisconsin Hospital.

Patrick specializes in client service, focusing on client reviews, wealth plan construction and total client profiles.

Patrick attended the University of Wisconsin – Milwaukee, majoring in mass communications.

Client strategies team

The client strategies team is a resource to help support you in your wealth planning goals, developing a strong understanding of your personal financial objectives, gathering valuable information and addressing complex financial and wealth strategies issues.



Alex Ingalls
Wealth Consultant

Guides you in choosing effective strategies and solutions to help build, protect, convert and transfer wealth.



Griffin Geisler, MBA
Wealth Planning Consultant

Addresses retirement planning, including helping you make informed choices about post-retirement finances.



Jerry Moran
Insurance Consultant

Supports advisors in identifying insurance opportunities, and works with you and your general agent through the planning process.



Scott Rogneby, C(k)P®, CRPS®
Retirement Consultant

Consults with you to develop strategies and solutions for ERISA and non-ERISA retirement plans.



John Panter
Credit Consultant
Credit and Liquidity Solutions

Works with advisors to establish a complete wealth management practice that manages both sides of the balance sheet.



Blake McKibbin
Wealth Strategist

Responsible for helping advisors discover issues their clients face and develop customized wealth management solutions to assist clients in attaining their goals.



Thomas Nagle, CTFA
Trust Consultant

Collaborates with advisors to deliver trust solutions to high-net-worth individuals and families as part of a wealth management planning solution.

Trust services are provided by third parties. 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 consultation with your independent tax or legal advisor.



Who we serve

Each client is unique, with different dreams, challenges and stages of life. The same investment strategy simply does not work for everyone. From years of listening to our clients, we have developed our practice with a focus on your specific concerns, and we have the expertise to deliver a wealth management strategy that is right for you.

At the WE Wealth Group, we provide personalized wealth management solutions, including:

- Estate planning services for individuals and families
- Wealth management strategies for corporate executives
- Personalized financial strategies for women
- Investment programs for health care practices
- Investment strategies for small businesses

“We take the time to understand our clients and care for our clients. A trusting relationship that provides great value to our clients is our ultimate goal.”

—Paul E. Westphal, CIMA®, CPFA™
Financial Advisor



What we provide

Tailored solutions for your individual needs

Estate planning services

You have spent your life accumulating assets, and now you want to help secure the future of your loved ones. Together with your professional advisors, we focus on identifying personalized strategies that can help minimize the effect of estate taxes while seeing that your estate will be distributed according to your wishes.

With the guidance of an experienced attorney, we can help you establish an estate planning and philanthropic planning strategy. You have worked hard to build your wealth over time, and we want to help you address the needs of those you care about.

Wealth management for corporate executives

As a busy corporate executive, you may find you don't have the time to focus on the full range of investment options available to you. We can help you understand the complexities of your personal or business compensation. Our own experience combined with the expertise of our firm can help you manage the sale of restricted stock, lump-sum distribution strategies, IObS-1 trading plans and concentrated holdings.

Personalized financial strategies for women

Traditional societal roles sometimes result in the sacrifice of women's personal financial independence. We will work with you to create a personalized investment strategy that will help preserve your assets now and create a wealth management plan for the future. We understand how important it is to you to live comfortably, independently and without the worry that you will outlive your assets.

Structuring an investment program for your health care practice

With many years of experience helping health care professionals, we can design a personalized investment program that will address cash flow concerns while providing you access to information about your practice's finances. We'll also present retirement and insurance alternatives for you and your employees and can help you plan for the succession or transfer of your practice.

Investment strategies tailored to your small business

As a small business owner, it's important that you work with a firm that understands the financial requirements, risks and rewards of a small business. We are familiar with strategies for meeting start-up costs and overhead charges, as well as funding capital expenditures. We can help you grow your business by appropriately balancing your investment and liquidity needs and providing you with access to current account information at all times.

Community involvement

Because we believe that the strength of the business is directly tied to the well-being of the communities where we do business, RBC Wealth Management has developed a series of programs to support community needs. In 2021, RBC Wealth Management contributed more than \$4.2 million to charitable organizations through foundation grants, employee matching gifts and charitable sponsorships.

RBC Foundation – USA

The RBC Foundation – USA provides grants for a variety of programs in four distinct focus areas: youth, arts and culture, health and human services.

In 2021, RBC Foundation – USA giving exceeded \$2.5 million.

Employee matching gifts

RBC Wealth Management recognizes and supports the initiatives that mean the most to our employees. The Employee Gift Matching Program is available through the RBC Foundation – USA to match monetary contributions made by employees to qualifying nonprofits and educational institutions.

In 2021, the RBC Foundation – USA matched more than 675 employee monetary gifts totaling more than \$302,000.

Charitable sponsorships

Sponsorships, which complement the RBC Foundation – USA, offer unique client entertainment opportunities while working with nonprofit organizations in the communities where we do business.

RBC Wealth Management facilitated more than 220 charitable sponsorships with contributions to the charities totaling more than \$1.7 million in 2021. The sponsorships were as diverse as the communities in which they took place. They included sponsorships of events, exhibits, musical performances and festivals, primarily benefiting nonprofit organizations.

Volunteerism

RBC Wealth Management employees continued their work in local communities through mentoring programs, board service to nonprofit organizations, and many other charitable efforts. Several individuals received public recognition for their outstanding volunteerism from the organizations they serve. RBC recognizes employees who volunteer their time with nonprofit organizations through an Employee Volunteer Grant program. These grants allow employees to volunteer, earn rewards and then donate those rewards back to their charity of choice. RBC Wealth Management is proud of how active our employees are in improving the communities where they work and live.

Investing in our community — proudly sharing our profits since 1909.

RBC Wealth Management is a founding member of the Minnesota Keystone Program, a business organization devoted to encouraging corporate philanthropy.

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 92,000 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 globally¹ 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.²

Canada's leading financial institution

- Largest bank in Canada, with over US\$1.8 trillion³ in total assets and a Common Equity Tier 1 capital ratio of 13.1% (Basel III)³
- Multiple award winner from Celent in 2021 for leadership in digitally onboarding clients and transforming business payments

Stable...safe...sustainable

- Consistently high credit ratings⁴ — Moody's Aa1, Standard & Poor's AA- and Fitch AA⁵
- 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)

Top North American banks⁶

Rank	Company	Market cap (US\$ B)
1	JPMorgan	337
2	Bank of America	268
3	Wells Fargo & Co.	164
4	Morgan Stanley	145
5	RBC	135
6	Goldman Sachs Group Inc.	118

Top global banks⁶

Rank	Company	Market cap (US\$ B)
1	JPMorgan	337
2	Bank of America	268
3	Ind & Comm Bank of China	220
5	China Construction Bank	161
8	RBC	135
10	Bank of China LTD	126

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1. As measured by market capitalization as of July 31, 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 July 31, 2022. Q3 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 August 23, 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.

6. As of July 28, 2022. Source: Bloomberg.

Notes



WE Wealth Management Group

Strengthening your financial securitySM

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**Wealth
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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 connection with your independent tax or legal advisor.

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