

# Brooke M. McGeehan, AWM, CFP®

Senior Vice President – Branch Director  
Senior Portfolio Manager – Portfolio Focus



Wealth  
Management



# My values — your vision

## My values

### Value statement

I help clients with customized wealth management solutions for all stages of life. Every service I provide and solution I offer is directed toward helping preserve and enhance your wealth.

I use a holistic approach to wealth management focusing on financial planning and investment management. The cornerstone of my business is providing service that is second to none as well as developing strong relationships with my clients and future generations. Through relationships, expertise and world-class capabilities, it is my mission to help expand your opportunities and simplify your life.

### Deliver the difference

My commitment to my clients is to provide, with integrity and honesty, trusted financial advice and investment management, and use my decades of industry experience and close observation of the markets to produce successful results.

## What is important to you?

- Planning for your retirement
- Creating a secure and tax-considerate income during retirement
- Funding an education
- Maintaining or enhancing your lifestyle
- Preparing for a major purchase
- Protecting your assets or income
- Creating your legacy

### How I help you succeed:

- Understand your goals
- Gather information and evaluate your situation
- Discuss options
- Create and implement your WealthPlan
- Monitor your plan
- Discuss updates, observations and adjustments

### How I help you reach your goals:

- Portfolio management
- Periodic investment reviews
- Collaboration with your team of professionals
- Cash-flow and tax planning
- Income distribution planning
- Retirement planning services
- Estate planning services
- Insurance solutions
- Access to short-term customized credit
- Access to business and personal banking through City National Bank

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.

# About me

**Brooke M. McGeehan, AWM, CFP®**  
Senior Vice President – Branch Director  
Senior Portfolio Manager – Portfolio Focus



I began my career in the financial services industry in 2003 and focus on a comprehensive approach to wealth management. I hold the CERTIFIED FINANCIAL PLANNER™ certification and the Accredited Wealth Manager designation. I've passed the Series 7, 9, 10 and 66 exams and hold health and life insurance licenses. I'm a member of RBC Wealth Management's

elite President's Council as well as a 2020 *Forbes* Top Women Wealth Advisor. In 2018, 2019 and 2020, I was ranked as one of the Top Wealth Advisor Moms by Working Mother. I also received the honor of being named a "Woman Worth Watching" by *Diversity Journal* magazine. I've been featured on TheStreet.com TV as well as in an RBC Wealth Management video campaign to recruit new financial advisors.

After completing the extensive curriculum required, I earned the CFP® certification. CFP® practitioners are dedicated to the highest level of professionalism and ethical standards, and, through the intensive

requirements, gain a greater understanding of risk management techniques, as well as insurance, tax, estate, investments and retirement planning. These topics of study allow CFP® practitioners to enhance their client relationships and add value toward helping clients achieve their financial objectives.

Prior to becoming a financial advisor, I worked at RBC Wealth Management as part of the New York Complex Management team, specifically charged with business development, sales and marketing. I'm a graduate of Clemson University where I earned a Bachelor of Science degree in marketing.

I am the past president of the Women's Association of Financial Advisors (WAFA) at RBC Wealth Management. The mission of the WAFA is to recruit, retain and enhance the productivity of women financial advisors and branch directors at RBC Wealth Management. I'm also on the board of directors for the Westfield Education Fund, which supports students' academic experience in the Westfield School District. I reside in Westfield, New Jersey, with my husband, two children and yellow lab, Harley. In my spare time, I enjoy attending my children's school and recreational activities, running and traveling.

Source: *Forbes.com* (April, 2020). America's Top Women Advisors ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance. For more information: [www.SHOOKresearch.com](http://www.SHOOKresearch.com).



# About RBC Wealth Management

As your wealth manager, I take time to understand your goals and offer comprehensive wealth solutions to help you realize your life vision. I 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 I manage your wealth in a way that reflects your unique values and aspirations. Because I 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 that their wealth is being looked after by a responsible financial steward select us because my 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 my own and a passion for helping transform the lives of the people I serve.

## What you can expect

As a professional wealth manager, I 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

- Recognized as a top five global wealth manager by assets<sup>1</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2018)
- More than US\$818 billion in assets under administration and more than US\$622 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 that may not be available from other firms



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.

**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 my clients.**

### Key facts

- Chartered in 1869
- Approximately 85,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of the world'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 based on market capitalization, with operations in 36 countries<sup>2</sup>
- Named one of world's top 100 sustainable Companies in 2017 — Corporate Knights Global 100 Most Sustainable Corporations
- Global strength in wealth management and capital markets
- 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>3</sup>

### Top North American banks<sup>7</sup>

Rank	Company	Market Cap (US\$ B)
1	JPMorgan	373
2	Bank of America	254
3	Wells Fargo & Co.	174
4	Citigroup	136
5	RBC	108

### Canada's leading financial institution

- Largest bank in Canada, with over US\$1.67 trillion<sup>4</sup> in total assets and a Common Equity Tier 1 capital ratio of 12.0% (Basel III)<sup>4</sup>
- Recognized for "Best Private Banking Services Overall" in Canada for the eleventh consecutive year (2018 Euromoney Private Banking and Wealth Management Survey)

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

- Consistently high credit ratings<sup>5</sup> — Moody's Aa2, Standard & Poor's AA- and Fitch AA+<sup>6</sup>
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- In 2019, RBC Foundation — USA awarded grants exceeding \$2.6 million to nonprofit organizations nationwide

### Top global banks<sup>7</sup>

Rank	Company	Market Cap (US\$ B)
1	JPMorgan	373
2	Ind & Comm Bank of China	269
7	Bank of China	143
8	HSBC	141
11	RBC	108

1. Scorpio Partnership Global Private Banking Benchmark, 2018. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.

2. As of July 31, 2020.

3. 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 condition. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

4. As of July 31, 2020.

5. 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.

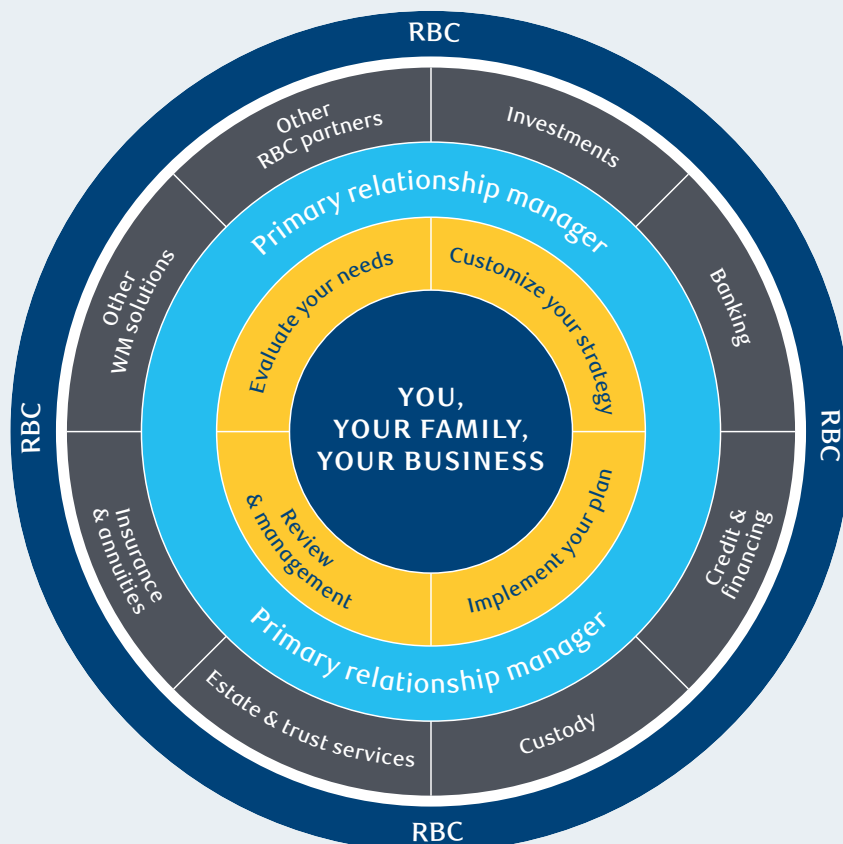
6. Ratings (as at July 31, 2020) for legacy senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

7. As of April 30, 2020. Source: Bloomberg.



# It all starts with you

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



# A wealth of client solutions

**No matter what stage in life, you can depend on me to help you navigate the complex choices and challenges planning for the future brings. I offer wealth management solutions to help integrate all your interests—family, business, lifestyle and philanthropy. By taking a holistic approach to all your financial goals, I 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**

- Highly skilled credit specialists located in key global financial centers creating customized credit solutions
- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies
- Innovative utilization of credit through trusts to access liquidity

## **Comprehensive planning approach**

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

## **Cash management**

- Access to a set of comprehensive integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Investment Access 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 ApplePay™

## **Capital Markets**

- Premier investment bank, consistently ranked as Top 10 global investment banks from 2011 to 2017, according to Dealogic
- More than 7,300 professionals and support staff operating out of 71 offices in 15 countries
- Over 14,000 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
- A focused expertise in alternative assets and commodities and commodities

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

### Professional trustee services

- More than 100 years' experience as independent, professional trustees
- 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 and South Dakota Trust Company LLC offer 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

### City National Bank

- Provides sophisticated, high-touch relationship banking products including credit, deposit and cash management services for individual and business clients

- A network of over 70 full-service banking offices in Northern and Southern California, Nevada, New York City, Nashville, Atlanta, Washington, D.C., and Minneapolis

### 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 and fiduciary 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





# Worldwide capabilities



## RBC Wealth Management: Trusted Strength

Operating for over  
**150**  
years



More than  
**86,000**  
employees worldwide



Among Top 15 largest banks  
in the world, market cap<sup>1</sup>  
**\$114B<sup>+</sup>**<sup>2</sup>



Global footprint and resources—  
operations in  
**36**  
countries



One of the world's  
**most  
admired**  
companies<sup>3</sup>



**\$115.6** million  
in donations and community  
investments in 2018\*



Values diversity—executives  
include **45%** women,  
**20%** visible  
minorities\*



**Top 5**  
global wealth manager  
by asset<sup>4</sup>



1. As of July 31, 2019.

2. Dealogic—Fiscal 2019 Q3.

3. (Megabanks category) – Fortune Magazine 2019.

4. Scorpio Partnership Global Private Banking Benchmark, 2018.

\*Source: Royal Bank of Canada—Environmental, Social and Governance Report 2018.

# Plan for your financial future with an RBC WealthPlan analysis

Are you on track to achieve your goals? Have you taken the time to prioritize your goals and identify what you can do to maximize your resources? Do you need help bringing your goals to life?

## An analysis using RBC WealthPlan can help you answer these questions

If you are the type of person who likes to know where you are going in life, this analysis is an effective way to plan for your financial future. It helps you and your financial advisor understand your current financial situation, identify your life goals and determine what steps you can take to meet them. Plus, it offers you the ability to weigh certain decisions and determine what is best for you and your family. With RBC WealthPlan, you and your financial advisor can create a personal analysis based on your vision for retirement.

## Start with your expectations and concerns

When you think about retirement, what do you most look forward to? What is your personal vision of retirement? It might be an active lifestyle, travel or time with friends and family. Whatever your expectations of retirement, you likely have concerns for the future. When you think about retirement, what worries or concerns you? For many, running out of money, health care costs and suffering investment losses are top concerns.

Whatever you identify as expectations and concerns, whether they are shared or individual, RBC WealthPlan can easily include them in your personal plan.

### Expectations sample



### Concerns sample

	Your Concerns	How your plan can Help
	➔ Level of concern: High	
	Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long Term Care Insurance.
	Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.
	➔ Level of concern: Medium	
	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
	Getting Alzheimer's (or other illness)	We'll consider Long-Term Care insurance & discuss Medical Directives & Power of Attorney.
	Parents needing care	We'll include a Goal for the cost of care for your parents.
	➔ Level of concern: Low	
	Kids mismanaging money	We'll discuss options that can help young adults learn good money habits and provide protection for assets.



## Consider your goals

Your goals, and how important each is, are deeply personal to you. You may have some on your mind right now, or you may need help prioritizing all the things you would like to do. RBC WealthPlan incorporates a conversational approach to identifying your goals and assigning an importance based on needs, wants and wishes.

## How prepared are you for retirement?

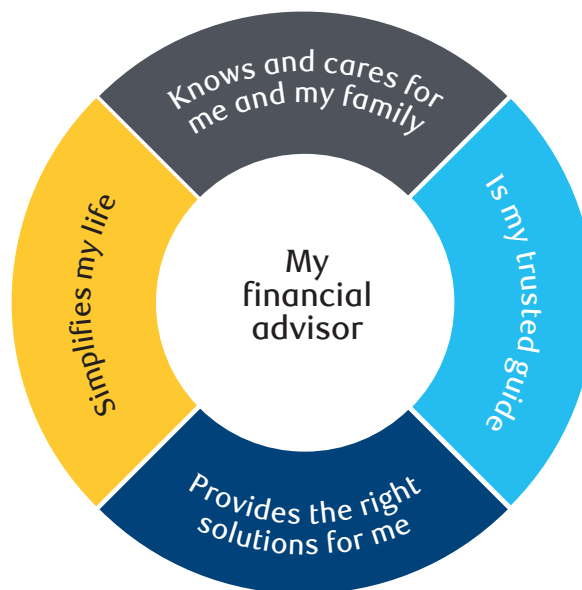
More than likely, the primary reason you save and invest is to finance your retirement. But before you can determine your retirement preparedness, you will need answers to these three questions:

1. How much money will I need?
2. Where will it come from?
3. How long will it last?

Don't worry if you don't know the answers yet; your RBC Wealth Management financial advisor and RBC WealthPlan can help. The answers to these questions may change over time and will be dependent on the following factors:

- Retirement income sources
- Current and future health status
- Loss tolerance
- Willingness to save
- Desired legacy

As life and your expectations change, I can easily update your RBC WealthPlan to confirm you remain prepared for what comes next.



John & Jane's Goals

Timeline

Hide Detail

Needs

Retirement - Basic Living Expense

John (2026)

Jane (2026)

Both Retired (2026-2052)

65

65

\$108,670

Provide Care

When both are retired

Recurring every year until end of plan

\$50,000

Wants

Travel

When both are retired

Recurring every year for a total of 10 times

\$5,000

New Home

In 2028

\$300,000

Wishes

Major Purchase

When both are retired

\$100,000

## RBC WealthPlan, an interactive experience

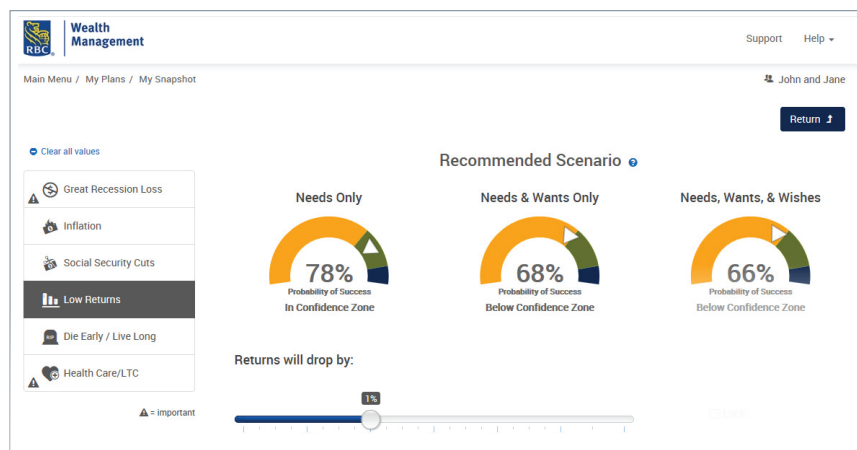
RBC WealthPlan allows you to take charge of your plan by utilizing the What Are You Afraid Of? tool. The tool focuses on plan variables that you cannot control. It allows you to see the impact of market or Social Security changes, inflation, plan returns, long-term care needs and other unexpected costs. Concerns identified through this feature are highlighted in RBC WealthPlan, reminding you to address them.

RBC WealthPlan also allows you to take charge of your plan by utilizing the Play Zone®, a tool that allows you to modify the things you can control—for example, if you retire earlier or later than you have currently planned, trade-offs that may be needed for one of your wants or wishes, and the importance of maximizing contributions in your later working years. Play Zone® allows you to see what is possible in retirement given the resources that you have.

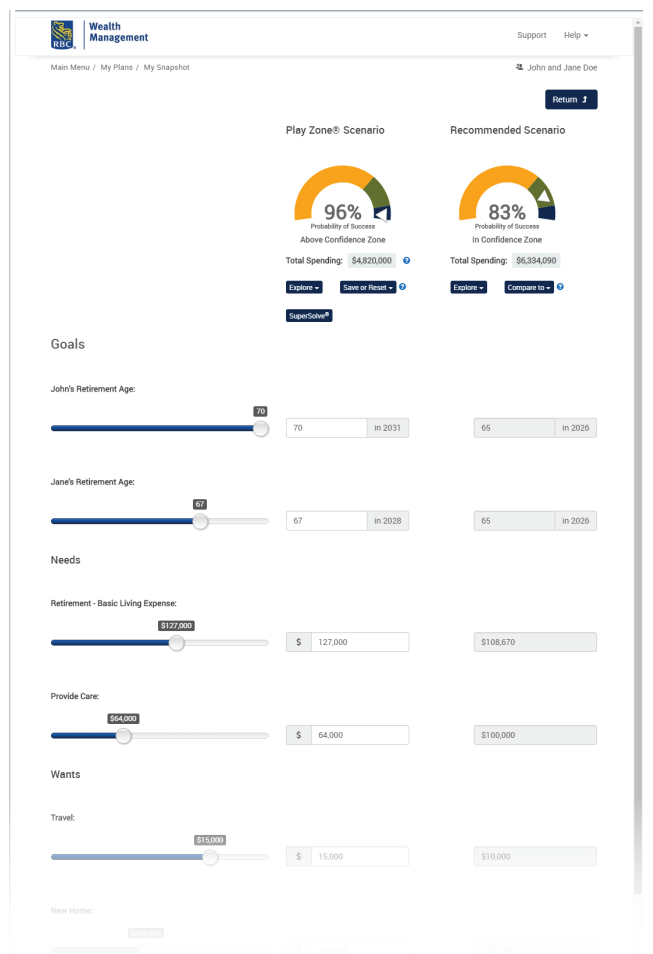
## Start planning for your financial future today

An RBC WealthPlan analysis gives you and your financial advisor an abundance of information about your present and future financial possibilities. From there, your RBC Wealth Management financial advisor suggests strategies to help you produce the outcomes you want. Call your financial advisor today to schedule an appointment.

### What Are You Afraid Of? tool example



### Play Zone® example



**Important:** The projections or other information generated by WealthPlan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

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.

Play Zone® is a registered trademark of PIETech, Inc.



# Simplify your life with Total Wealth

**At RBC Wealth Management, wealth planning is an interactive experience where you and your financial advisor have multiple options to build and share your plan. Providing information relevant to your unique situation is key to a quality wealth plan.**

Your relationship with RBC Wealth Management begins by having a conversation about your unique goals, as well as your needs, wants and wishes. Together, I use this knowledge to create an RBC WealthPlan that helps you make meaningful and confident choices for today, tomorrow and beyond.

Total Wealth helps organize your information and delivers a comprehensive view of your financial life in one convenient place. With secure connections to more than 14,000 financial institutions and access to a wide assortment of accounts—including checking, credit cards, life insurance, 401(k), mortgages and more—you and your advisor gain a more complete view of your financial picture.

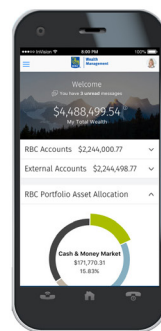
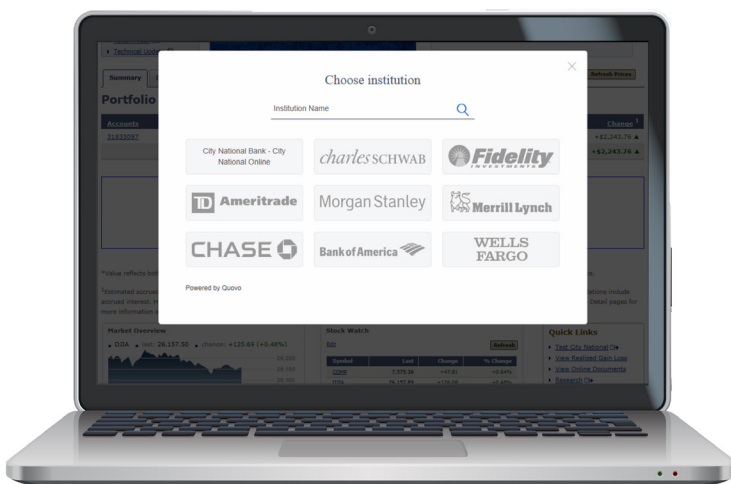
## Discover your Total Wealth

Total Wealth seamlessly connects to the accounts you would like to add. Your accounts and data are then verified and ownership is confirmed. Once authenticated, your Total Wealth is visible to both you and your advisor via your account on RBC Wealth Management Online and your RBC WealthPlan.

Upon selecting Add External Accounts, you select each relevant financial institution and enter your user credentials and complete any additional security steps. Once your External Accounts are connected, your Total Wealth will calculate on WealthPlan.

## For assistance, call Client Support Services

Toll free at 1 (800) 933-9946 weekdays from 8 a.m. to 10 p.m. Eastern Time and Saturday from 10 a.m. to 6 p.m. Eastern Time.



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**Wealth  
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.

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