

Wealth management advisory solutions and services



Wealth Management



Dave Rhode
Senior Vice President –
Financial Advisor
Director’s Council
Senior Consulting Group

(303) 488-3645
dave.rhode@rbc.com



Liza DePinto
Senior Investment Associate

(303) 488-3615
liza.depinto@rbc.com

5251 DTC Parkway, Suite 1200
Greenwood Village, CO 80111

www.daverhode.com

Customized wealth planning

- Client-centric wealth planning process
- Gather all documents needed to understand your financial situation
- Help you determine realistic financial goals
- Utilize a disciplined approach to analyze your financial information and objectives
- Prepare and implement wealth management and wealth plans tailored to your individual needs
- Determine an asset allocation strategy based on your risk profile, investment objectives and time horizon for investing
- Discuss tax efficiency and reduction strategies
- Design and implement a custom goals-based investment portfolio
- Monitor, review and revise your investment portfolio and overall plan as conditions and family situations change
- Retirement income planning
- Trust, estate and multigenerational planning
- Charitable planning
- Insurance and annuity planning
- College and education funding planning

- Lending and cash flow planning and solutions
- Provide specialists in estate, trust, insurance, retirement plans and lending as needed

Investment research

- RBC technical, fundamental and quantitative analysis
- Global research from RBC Capital Markets, Argus, Credit Suisse, Morningstar and Value Line
- RBC fixed income research and strategy, both taxable and tax-free

Communication and commitment

- Actively listen and provide personalized advice and solutions to meet your financial needs
- Provide weekly research reports and market commentary as appropriate based on economic and market conditions
- Deliver quarterly performance reports
- Complete an annual portfolio review and recommend investment changes or portfolio rebalancing on an ongoing basis and as needed
- Always available by phone to answer financial questions, discuss market concerns and address service requests
- Personally committed to serving your best interests

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.

Administrative services

- Custody of assets
- Record and research cost basis on securities
- Handle exchanges, tenders and special stock dividends
- Process on-demand distributions, deposits and transfers
- Provide calculations and notifications of required minimum distributions from retirement accounts
- Provide tax reporting to you and/or your CPA
- Facilitate transfer of investments for estate purposes
- Provide online account access and demonstrate how to retrieve statements, portfolio data, research, etc.

Investment solutions

- Stocks and bonds
- Exchange traded funds
- Mutual funds
- Alternative investments
- Investment advisory accounts
- Separately managed accounts
- Proprietary model portfolios
- Institutional consulting and fiduciary services
- Annuities
- Life insurance
- Long-term care insurance
- Donor advised funds
- Cash sweep options
- Liquidity management
- RBC Express® Credit
- RBC Credit Access Line
- Check writing

- Debit cards
- Credit cards
- Online bill pay
- 529 plans

Investment advisory code of ethics

RBC Wealth Management is committed to seeing that, in our capacity as an investment advisor, we:

- Act in the best interests of our clients and don't allow personal interests or those of the organization to take precedence over the interest of our clients
- Act with due skill, care and diligence in conducting our business and all transactions and trading activities
- Preserve client confidentiality at all times
- Respect the intellectual property rights of others
- Prevent and fully disclose any perceived or real conflicts of interest
- Protect and promote the integrity of the market
- Preserve honesty, integrity and trust in all communications with clients, employees and shareholders

Fiduciary responsibilities

Investment advisory accounts are governed by the Investment Advisers Act of 1940 (Advisers Act). We have a fiduciary duty to your account consistent with the Advisers Act. This means that we must act in your best interest when making recommendations or investment decisions for your account and that these must be consistent with your investment objectives, suitable and appropriate. When conflicts of interest arise, we must place your interests before our own.

RBC Advisor and Focus programs

Under our RBC Advisor (non-discretionary), and RBC Focus (discretionary) programs, you will have access to a wide variety of investments and the professional advice and support of your financial advisor all for a single fee, based on the value of your account or portfolio. Both programs offer:

- Tailored wealth management advice
- Thousands of investment choices
- Timely and accurate research
- Regular portfolio reviews and portfolio rebalancing as needed
- Complimentary RBC Cash Management Account
- No sales charges or transaction fees