

Gimpelson Shappee Wealth Management Group

Personalized wealth management



**Wealth
Management**



Josh Gimpelson, CRPS®

Senior Vice President – Financial Advisor

josh.gimpelson@rbc.com

Direct: (406) 829-4603

Kimberly R. Shappee

Vice President – Financial Advisor

kimberly.shappee@rbc.com

Direct: (406) 829-4605

Serving you

We provide uncluttered, professional advice that enhances our clients' lives and leads to sustainable and actionable solutions. We are driven to provide our clients with the best path to wealth accumulation, retention, and transfer of assets by creating and implementing strategies tailored to our clients' unique goals.



Our approach to wealth management



We advocate strongly for our clients financial well-being, while striving to organize and simplify complicated issues to help maximize the family's enjoyment of their wealth now and in the future.

We begin our relationships with what we call the “discovery process”, where we learn more about our client’s dreams and financial objectives. This process includes questions like, “What lessons did you learn from your family about money?” and “What are your top financial values?” We then focus on more specific goals, such as planning to sell or buy a business, send children to college, or what a dream retirement looks like.

We then utilize this information to create customized, agile solutions for our clients’ various needs and priorities. We pay special attention to wealth protection as well throughout this process.

Coordinating on your behalf

Successful wealth management requires the skill and coordination of a wide range of professionals. While these specialists have expertise in their individual fields, the services they provide may affect the work others are doing on your behalf. Even though you have a team of highly trained professionals, you may not want to be responsible for keeping the lines of

communication open between them.

As your primary advisor, we take the lead role in helping you accomplish your financial goals. This includes partnering with your:

- CPA
- Attorney
- Trust officer
- Private banker
- Insurance specialist

We can manage your professional relationships for you and have the freedom to choose from a wide variety of products and services to deliver optimal wealth management solutions.

With access to RBC’s global resources we also have the flexibility to work in concert with trusted internal and external partners to expand financial opportunities for you, including holistic recommendations regarding growing assets, managing risk, creating a retirement income and creating your legacy.

Strength you can trust

About RBC

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 80,000 employees speaking over 100 languages serve more than 16 million clients worldwide
- Stock trades as RY on New York (NYSE) and Toronto (TSX) exchanges

Among the world's best

- Top 10 of largest banks in North America¹ and Top 15 of largest banks globally¹ as measured by market capitalization
- Top 100 Most Valuable Global Brands (BrandZ™ 10th annual global brands ranking)
- Named one of the World's Most Admired Companies by *Fortune Magazine*, ranking fifth in the Megabanks category (March 2015)
- 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.

Canada's leading financial institution

- Largest bank in Canada, with over C\$1,180 billion² in total assets and a Common Equity Tier 1 capital ratio of 10.8% (Basel III)²
- #1 or #2 market share across all major financial products and services in Canada
- Recognized for "Best Private Banking Services Overall" in Canada for the ninth consecutive year (2016 Euromoney Private Banking and Wealth Management Survey)
- Consistently high credit ratings — Moody's Aa3, Standard & Poor's AA- and Fitch Ratings AA

Top North American banks³

Rank	Company	Market cap (US\$ B)
1	JPMorgan	312
2	Wells Fargo & Co.	275
3	Bank of America	233
4	Citigroup	171
5	RBC	106
6	Goldman Sachs	103

Top global banks³

Rank	Company	Market cap (US\$ B)
1	JPMorgan	312
4	Ind & Comm Bank of China	228
7	HSBC	164
9	Bank of China	143
12	RBC	106
14	Toronto-Dominion	95

1. As measured by market capitalization as at January 12, 2017.

2. As at October 31, 2016. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.

3. As at January 12, 2017. Source: Bloomberg.



- Committed to environmental and watershed protection in communities worldwide through the 10-year, C\$50 million RBC Blue Water Project

About RBC Wealth Management

As your wealth manager, we take time to understand your goals and offer comprehensive 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 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.

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 all your financial goals, we can help ensure an optimal level of asset management and coordination, while being mindful of tax and estate implications.

Comprehensive planning

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

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

Professional Trustee services

- More than 100 years of 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

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

Cash management

- Access to a comprehensive set of integrated cash management solutions
- Online bill pay and electronic funds transfer
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and ApplePay™
- Cash sweep choices, including FDIC-insured deposits

Capital Markets

- Premier investment bank, consistently ranked among the largest global investment banks, according to Bloomberg and Dealogic
- 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

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 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

If you have family members living in more than one country, do business in more than one currency or if international travel is a big part of your life, you may recognize that wealth — and wealth management issues — often transcend domestic boundaries. Beyond our Canadian base, we have offices in American cities from coast to coast as well as a broad global presence in key financial centers throughout North America, the United Kingdom, Europe and Asia.

It all starts with you

We deliver objective advice, innovative strategies and customized solutions to help meet your wealth management goals — both for today and for years to come.





About us

Josh Gimpelson, CRPS®

Senior Vice President – Financial Advisor

josh.gimpelson@rbc.com

Direct: (406) 829-4603



After graduating from The George Washington University in Washington D.C., Josh and his wife moved to Western Montana. Josh began his career with Oppenheimer and Company in 2002 as a junior partner on a financial advisor team specializing in managing assets and portfolio for executives/employees of

small-cap energy and pharmaceutical companies across the country. After joining Smith Barney in 2005 and subsequently UBS Financial Services in 2008, Josh expanded his practice to include a team specializing in comprehensive wealth and financial management.

Over the last eight years, Josh has worked closely with technology executives, business owners, and professionals on comprehensive financial planning, including stock option analysis, concentrated stock position strategies, tax efficient investment practices and estate planning.

Josh believes in making his clients' lives easier and more fulfilling. Over his career, Josh has learned that it's the people you surround yourself with who truly elevate your life. This is what Josh aims to do in his financial services practice. While based in Missoula, Montana, he spends time working with clients throughout the west and spends a significant amount of time in the San Francisco Bay Area and Seattle.

Josh holds a Bachelor of Arts degree in business and information systems from George Washington University, where he was a four-year member and captain of the water polo team. Originally from St. Louis, Missouri, Josh and his wife, Megan, have two children and live in Missoula. Josh loves Montana and anything outdoors. He can often be found at local ski area, Montana Snowbowl, skinning up a backcountry peak or trail running through Glacier National Park. He is involved with several nonprofits including the Missoula Art Museum, Missoula Food Bank and Five Valleys Land Trust.

Kimberly R. Shappee

Vice President – Financial Advisor

kimberly.shappee@rbc.com

Direct: (406) 829-4605



Whether it is Stellenbosch, South Africa or Missoula, Montana, access to capital and financial counsel creates jobs, grows an economy, and creates a better life for individuals and communities. This is where Kim's passion for financial advising began, with her work in lending and seeing firsthand how

impactful financial guidance can be.

Kim was born and raised in Missoula, Montana and although her education and career pulled her away briefly, she is delighted to call Montana home once again. Kim has extensive experience in banking and finance. Prior to moving into financial advising, she was the senior credit officer and senior vice president at Bank of Montana, a private business bank based in Missoula, that she helped found. Kim is president of the University of Washington's 2012 Class of the Pacific Coast Banking School and a Babson College Entrepreneurship graduate.

Prior to her work at Bank of Montana, Kim served as an assistant vice president at Montana Business Capital Corporation, where she focused on commercial lending, real estate development, and economic development lending. Before joining Montana Business Capital Corporation, she worked in South Africa teaching entrepreneurial empowerment and microlending to Xhosa, Afrikaans, and Zulu students at the University of Stellenbosch and in South African townships. Additionally, Kim's professional experience includes working at the Gillette Corporation in its Latin American Global Business Development sector.

After the 2008 financial crisis, Kim decided to start offering a free, four-week, women-specific personal financial management class. She grew these courses into a year-round offering in Missoula and currently works with the Montana Women's Foundation and the Women's Institute for Secure Retirement (WISER) to offer free financial education. Kim is often a guest instructor for the Montana Academy of Distinguished Entrepreneurs Advanced courses at the University of Montana and served as a faculty member of the University of Washington's Pacific Coast Banking School. She also recently co-chaired the Capital Campaign for Missoula's Food Bank.

Kim is passionate about business, access to excellent education, women's leadership advancement, financial education, and living a life of passion and contribution.

Wealth Management Professionals

The Wealth Management Professionals serve as an extension of our team. They develop a stronger understanding of your personal financial objectives, gather valuable information and support complex financial and wealth strategy issues for our clients.

Judi Rana, AWM

Vice President – Wealth Management Consultant



As a wealth management consultant, Judi helps address the investment and retirement planning needs of our clients. She assists in analyzing clients'

risk tolerance and investment goals. She works closely with clients to select appropriate money managers to help meet their financial goals and then reviews the performance of the selected money managers. Judi also helps clients understand investment fiduciary responsibility and develop investment policy statements.

Judi has been with RBC Wealth Management since 1996. Before assuming her role as wealth management consultant, Judi was a product consultant in RBC Wealth Management's Investment Advisor Group in Minneapolis, specializing in managed assets. Judi attended the University of Texas at Austin. Judi earned the Accredited Wealth Manager (AWM) designation and hold the Series 7 and 66 securities licenses.

Bill Ringham

Vice President – Senior Manager Wealth Strategist



As a wealth strategist, Bill works to develop appropriate wealth management solutions for clients with a focus on wealth transfer, including

trust and estate planning, business succession planning, charitable planning and stock option planning. He works with clients' attorneys, accountants and other professionals to implement strategies that meet clients' financial objectives. Bill frequently leads seminars and educational presentations on a variety of wealth strategies topics, as well as moderates classes for financial advisors as part of RBC Wealth Management's Advanced Wealth Manager program.

Before joining RBC Wealth Management in 2000, Bill spent 20 years in the financial services industry. Bill graduated from St. Olaf College with a Bachelor of Arts degree in economics and a Juris Doctor from William

Mitchell College of Law. In addition, he is Certified Public Accountant (inactive) and holds the Series 7, 63 and 66 securities licenses.

Paul Fee, ChFC®, CLU®

Vice President – Wealth Planning Insurance Consultant



As a wealth planning insurance consultant, Paul works to develop retirement plans for businesses and succession plans for families. Paul specializes in

employing insurance-based strategies and solutions to help clients achieve their wealth transfer goals. Paul also works closely with clients' financial and legal advisers to establish appropriate wealth planning and insurance strategies.

Before joining RBC Wealth Management in 1997, Paul spent 10 years in the financial services industry. Paul received his Bachelor of Arts degree from St. Mary's University. He holds the Chartered Life Underwriter

(CLU®) and Chartered Financial Consultant (ChFC®) designations. Paul holds his Series 7 and 63 securities licenses and various state insurance licenses.

Scott Rogneby, C(k)P®, CRPS®, AIF®

Vice President – Retirement Plans Consultant



As a retirement plans consultant, Scott assists in servicing clients' retirement plans, creating and maintaining investment policy statements, investment

monitoring, plan design and portfolio consulting. Scott consults with corporations and non-profit groups of all sizes to help develop strategies and solutions for their ERISA and non-ERISA retirement plan needs. He has in-depth experience in analyzing organizations' retirement plan needs and recommending appropriate vehicles, including 401(k), profit-sharing and defined benefit plans and SIMPLE and SEP IRAs.

Before joining RBC Wealth Management in 1996, Scott spent 11 years in the financial services industry. Scott received his Bachelor of Arts degree from the University of Minnesota. He has earned the following designations: Certified 401(k) Professional, Chartered Retirement Plan Specialist and Accredited Investment Fiduciary.

Thomas Nagle
Trust Consultant



As a trust consultant, Thomas specializes in delivering trust solutions to high-net-worth individuals and families as part of a holistic wealth

management planning solution. His overall goal is to enhance and support client-advisor relationships as well as to identify trust solutions to both optimize opportunities and mitigate risk.

Thomas has worked directly with clients in a variety of consultative roles since entering the financial services industry in 2003. He earned a Bachelor of Arts from the University of Delaware and an MBA with a concentration in finance from Goldey-Beacom College in Wilmington, Delaware. In 2013, Thomas earned his Certified Trust and Financial Advisor (CTFA) designation.

Mark Goode
Credit Solutions Consultant



As a credit solutions consultant, Marc provides customized lending solutions for high-net-worth clients, trusts, and personal holding companies. As

part of his responsibilities, Marc provides recommendations on how the strategic use of credit can help clients meet a variety of wealth accumulation and liquidity management goals, including real estate purchases, bridge financing, and refinancing existing high-cost debt.

Marc joined RBC Wealth Management in 2007 and has more than 25 years of experience in financial services. He received a Bachelor in Business Administration degree in finance from the University of Oklahoma and an MBA from Oklahoma City University. He holds the Series 7 security license.

Notes

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**Wealth
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Investment products offered through RBC Wealth Management are not FDIC insured, not bank guaranteed and may lose value.

4. Scorpio Partnership Global Private Banking KPI Benchmark 2016. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.

5. As at October 31, 2016.

Past performance is not necessarily a guide to future performance and any exposure to multiple currencies may cause additional fluctuation in the value of any investment.

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