

Client services



**Wealth
Management**

Red Rose Investment Group

Services you may expect

- Access to a broad range of investment products
- Monthly/quarterly statement of account
- Detailed account specific performance reports are available upon request
- SIPC insurance coverage of accounts
- FDIC insurance for brokered certificates of deposit
- Fiduciary services — we act as fiduciaries on all Portfolio Focus accounts and all IRA accounts

Additional services provided by RBC Wealth Management

- Remote account access via the internet
- Check writing is available on all Investment Access Accounts
- Electronic Funds Transfer via the Automated Clearing House (ACH) system
- Access to research and market reports
- The security of our parent company, ranked as the third safest non-government owned bank in the world by *Global Finance Magazine*
- No annual account fees for households with more than \$500,000 of assets held in RBC accounts or Advisory accounts
- Trust services
- 401(k), 403(b), and other qualified plan management
- Insurance services including annuities

- Market updates, especially during periods of market turmoil
- Education planning
- Reporting of cost basis

Additional services provided by Red Rose Investment Group

Tax related:

- Detailed breakdown of advisory fees to help with your tax filing
- We gather information on your taxable income so we can estimate your tax bracket
- We gather information on any tax loss carry forwards to help manage your capital gains tax
- We monitor your IRA required minimum distributions
- We monitor capital gains on mutual funds distributions
- Detailed bond individual portfolio analysis
- We monitor realized capital gains in taxable accounts and if appropriate will harvest losses
- We minimize short-term gains and ordinary income as much as possible in tax averse accounts

Wealth management planning related

- We monitor your beneficiary and power of attorney information
- We proactively handle the reporting of estate information

- A portfolio review is scheduled for you annually (you receive notice in the month prior to your birthday) at a minimum. Reviews can occur over the phone or in person. Additional reviews are scheduled based on individual client need.
- Estate and legacy planning
- Insurance/annuity review
- We review your current retirement accounts (401(k), 403(b), etc.) to help you make better decisions with your investment options
- Social Security optimization

Service related

- We communicate with you on a regular basis to see if there are any material changes to your personal life or your financial situation
- We deal directly with your accountant and attorney if you authorize us to
- We provide referrals to trusted professionals in areas outside our direct expertise
- We minimize the use of voicemail
- We are easily accessible and available to you through phone, fax, email and personal visits. We respond to all of your inquiries in a timely manner usually during the same day
- We conduct a meeting within the first 30-60 days to go over your first RBC Wealth Management statement
- All recommendations made to you are unbiased. Your best interests always come before our own
- We provide useful and current information on our team web site

- We provide access to eMoney, a web-based tool for all your financial accounting
- Income projection reports are mailed quarterly to our clients with fixed income taxable accounts
- We provide notification of dividend increases for positions held in your RBC accounts
- We provide a complimentary pocket calendar in November
- We hold webinars and seminars based on client request and interest. Invitations are emailed or mailed for client specific seminars and general topic seminars are posted on our website
- We hold an annual client appreciation event for our top tier clients
- We have a thorough onboarding process for new clients
- We have five experienced financial professionals available to answer your questions and solve any problems that may arise

Investment related

We have a well-thought-out investment philosophy

1. Examine the client's goals, time horizon and risk tolerance and complete a full Personal Needs Analysis/Retirement Income Projection when appropriate; otherwise discuss these issues at length with the client.
2. Determine the strategic allocation for the client's overall portfolio, including assets not held at RBC. Also determine the most suitable allocation for each account, taking into account taxes and income requirements.
3. Make tactical modifications to the strategic allocation based on our expectations of market action for the coming year. We gather information from many sources both within and outside of RBC in order to form our opinions on different markets. Although tactical shifts can improve performance, it is important to remain broadly diversified.

4. Select specific funds, and where appropriate, individual securities to populate all of the asset classes. We use proprietary RBC research and data from Morningstar.
5. Provide timely, ongoing service
 - Provide relevant performance statistics for your portfolio compared to peer portfolios and indices
 - Monitor your progress in attaining your financial goals

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 with your independent tax and/or legal advisors.