



The Kirk Group

2400 Ansys Drive, Suite 301
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(724) 745-8226



**Wealth
Management**

“Without question, the greatest honor we have is working together with you and your family, building your future and your family’s legacy. We are incredibly proud to be of service to you.”

– The Kirk Group



Our vision

The priority of The Kirk Group is the financial well-being of our clients while building relationships for today, tomorrow and the future. Every client has a unique story with a different desired outcome. The heart of our practice is understanding and responding to those singularities.

Our approach

Identifying and understanding your financial objectives is the first step towards creating a successful wealth management plan. We then create a personalized plan tailored to your specific goals and risk tolerances. Growing and protecting your wealth is key; our active approach allows us to provide for flexibility in response to market conditions and events with an eye towards preserving wealth.

Our process

Our process helps secure your financial well-being through each stage of life from accumulation, distribution thru estate planning. Together we create a roadmap that's easy to understand, follow and attain.

Our role

We help ensure that your investment objectives are consistent with your financial concerns and your long-term aspirations by following four steps:

- **Setting your financial objectives**

Through a process of discovery and discussion, we work with you to articulate your goals for your wealth. Together we examine your current and future liabilities, income sources and cash flow needs. Then we consider factors that might influence your overall strategy, including risk tolerance, tax concerns, liquidity needs and time horizon. We look for potential gaps that may exist and develop sound strategies to help fill those gaps.

- **Creating your strategy**

Our primary goal is understanding you and your objectives. With that in mind, we create a personalized wealth management plan with specific strategies to help you meet your objectives. Our advice encompasses education and retirement planning, income distribution, tax minimization, wealth transfer and preservation. Asset allocation strategies are designed to provide diversification for your portfolio.

- **Implementing your plan**

After refining and finalizing your strategy, we work closely with you to bring it to life. Our performance-oriented solutions and resources are designed to achieve what matters most to you and your family, and our platform of investment strategies offers nearly unlimited choices of asset classes, product providers and asset managers.

- **Reviewing objectives and performance**

Continual communication is the foundation of our successful collaboration. Staying up-to-date with your evolving financial needs is key so we can alter strategies as necessary. Annual reviews are an integral part of the overall maintenance and success of your portfolio, and when your circumstances change, we work with you to revise your strategy, make adjustments and reposition assets to reflect your new needs and goals.

Our team

Our team is comprised of highly knowledgeable, service oriented professionals with world-class competence, and commitment to our clients.

Janet F. Kirk, CFP®, CPM®

Senior Vice President –
Financial Advisor

(724) 745-8226

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Janet began her career in the financial industry and has more than 30 years of experience. She focuses on providing comprehensive wealth

management and retirement planning to high net worth individuals. She received her CERTIFIED FINANCIAL PLANNER™ certification in 2006 and studied at Columbia University, earning her Certified Portfolio Manager title in 2010. Janet has licenses for Life insurance, Long-Term Care insurance, and credentials as an estate and retirement planning specialist.

Janet majored in accounting at the University of Pittsburgh and studied at Duquesne University with a focus on psychology. She is an active member of the Financial Planning association and the Christian Financial Planning Association. Janet has served as treasurer for several nonprofit organizations, including the Washington City Mission and a past board member of the Southwestern Pennsylvania Human Services. She is also active in the community, supporting Meals on Wheels, Children’s Hospital, pancreatic cancer causes, and Hekima Place — an organization supporting African children afflicted with AIDS.

Anne Hassenfeldt

Assistant Vice President –
Senior Business Associate

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Anne began her career in the financial industry under Janet's tutelage more than 10 years ago. Shortly after coming on board, she acquired her Series 7 and went

on to secure her Series 63 and 65 licenses as well, which enabled her to assist in the trading component of the business. Anne's primary focus is on client connections but her responsibilities also include research analytics, hypothetical portfolio reports and management of the Portfolio Focus program.

Mary Beth Wishart

Client Associate

marybeth.wishart@rbc.com



Mary Beth began her career in the financial services industry in 1972 in Cleveland, Ohio, working in operations, accounting, and the municipal bond department.

In 2000 she joined the Kirk Group.

Mary Beth answers various client questions regarding paperwork, minimum retirement distributions to directions to the office. Behind the scenes, she is busy preparing retirement plans and key reports for client meetings.

Nancy Sutton

Client Associate

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Nancy is a Pittsburgh native and graduate of Allegheny Community College. She joined the Kirk Group in 1997. Nancy tracks our clients cost basis,

provides estate valuation, prepares portfolio reviews and asset allocation reports, along with providing gain and loss information for tax reporting.



Global resources — local feel

RBC Wealth Management

Recognized as one of the world's top 5 largest wealth managers by assets¹

Ranked in the top 10 for “Best Private Banking Services Overall” in North America (2015 Euromoney Private Banking and Wealth Management Survey)

Earned a 100% rating on the Human Rights Campaign Corporate Equality Index in the U.S. (2015)

More than US\$621 billion in assets under administration and more than US\$400 billion in assets under management worldwide²

Royal Bank of Canada

Top 10 of largest banks in North America³ and Top 15 of largest banks globally³ as measured by market capitalization

Ranked as one of the top 20 World's Strongest Banks by Bloomberg Markets (June 2014)

Consistently high credit ratings — Moody's Aa3, Standard & Poor's AA-and Fitch Ratings AA

Recognized among the world's financial, social and environmental corporate leaders for the 14th consecutive year on the 2014 Dow Jones Sustainability World Index

1. As of April 30, 2015. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.

2. As of May 26, 2015. Source: Bloomberg.

3. As measured by market capitalization as at May 26, 2015.

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