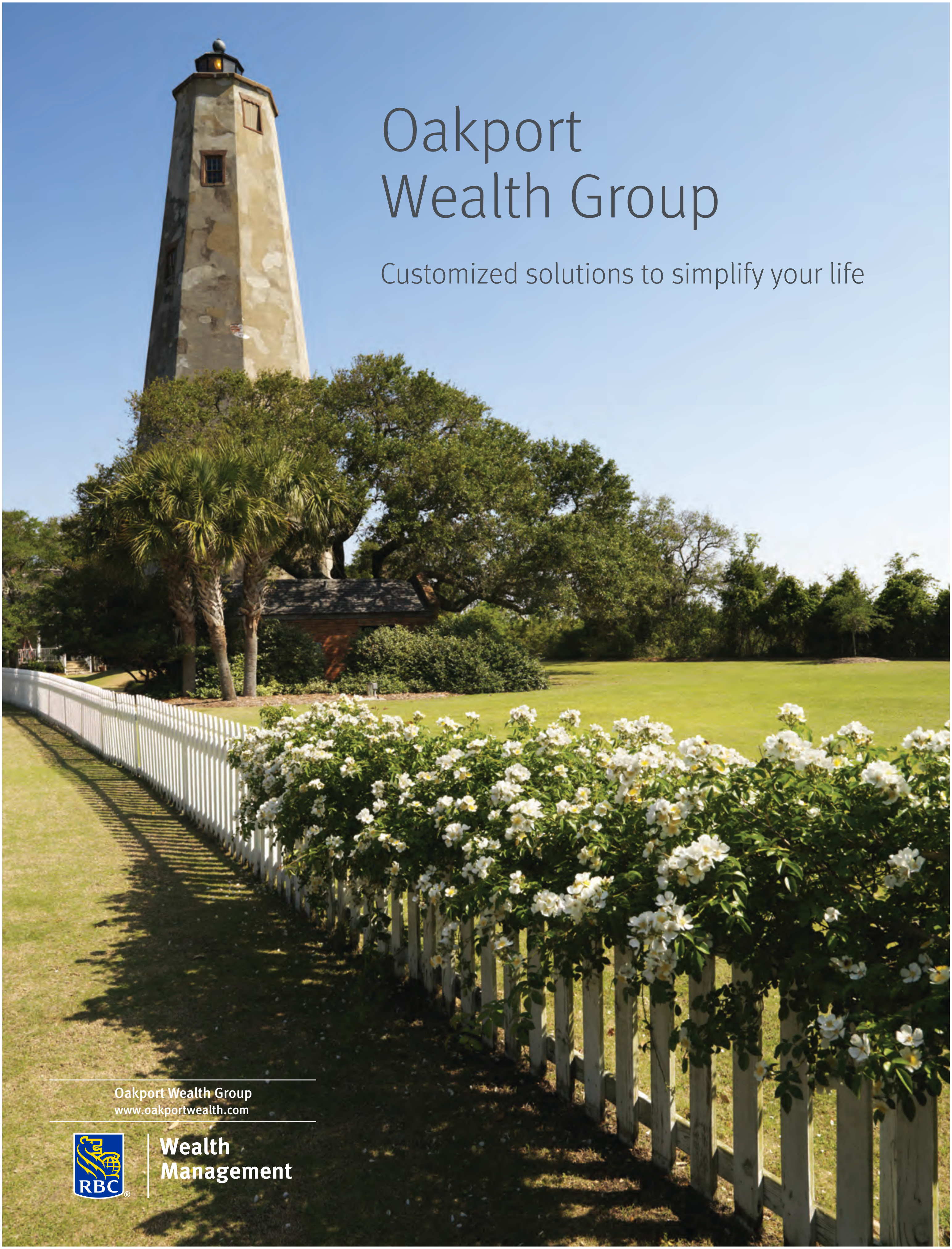
Oakport Wealth Group

Customized solutions to simplify your life



Oakport Wealth Group
www.oakportwealth.com

RBC Wealth Management

Oakport Wealth Group

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Welcome to Oakport Wealth Group

Customized solutions to simplify your life

Our knowledgeable team of highly specialized professionals partner with you to bring clarity, confidence and security to your financial life.

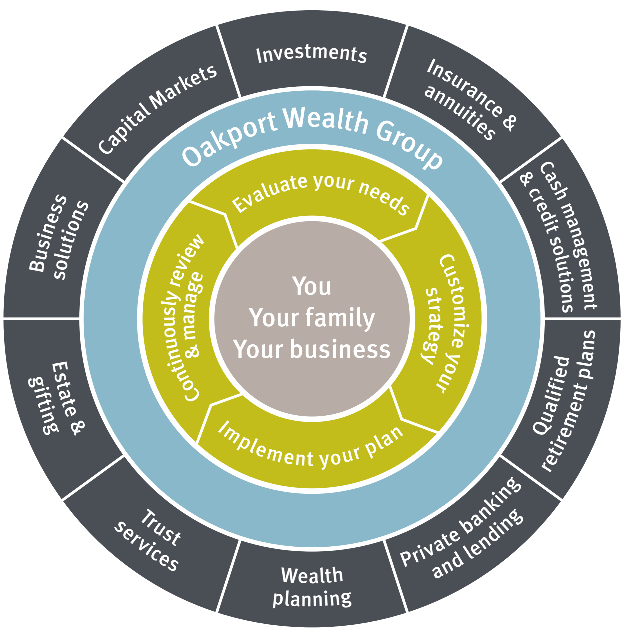
A trusted partner for you

Navigating today's intricate, ever-changing world of estate planning, investments and tax strategy requires advice from a trusted partner who can help keep you on the right course. Founded to serve clients from Raleigh, the "City of Oaks" to Wilmington, the "Port City," the Oakport Wealth Group consists of a team working together to add value to all of our clients — no matter where they are or where they go. Oakport Wealth Group is a partnership within RBC Wealth Management, consisting of highly specialized professionals who partner with you to manage all aspects of your financial picture. Through careful collaboration with you and other professionals, including accountants, attorneys, tax advisors, private bankers, insurance agents and trust advisors, we provide a personalized and holistic approach to wealth management.

Holistic wealth management

It all starts with you

Oakport Wealth Group focuses on implementing highly effective and customized solutions to meet your current needs and future goals — so you can focus on life.



The holistic wealth management process

As your primary financial advisor, our role is to understand your needs, examine your circumstances, develop strategies, and deliver personalized solutions for accumulating, protecting, and transferring wealth. The approach we use integrates your objectives into a personalized wealth management plan that can be modified as life changes occur.

Our holistic approach to wealth management goes beyond investing. Financial security is not simply picking the right stocks or opening an IRA. It requires a series of complex and interrelated decisions. Wealth management is a process that puts these decisions into a framework based on what you want out of life.

Through a consultative approach, our team explores your particular goals to produce a clear, concise plan. By creating plans that encompass your complete financial picture and evolve with every stage of life, you can spend less time worrying about money and more time doing what you enjoy.

Four fundamentals

At Oakport Wealth Group, we incorporate four fundamentals for effective wealth management planning:

- **Evaluate your needs.** In order to develop a comprehensive, and effective wealth management plan, we begin by asking questions to help us learn about your current financial circumstances, primary concerns, future goals, and tolerance for risk. We also work to understand any family dynamics important to the development of your personalized plan.
- **Customize your strategy.** The most frequently asked questions we receive are: "Am I on the right track?" Or, "Am I going to be okay?" Just as a physician takes a complete medical history and conducts a physical exam, we extensively review your previous investment strategies and your current financial positions. With a complete understanding of your financial picture, we can develop customized strategies to meet your needs. We pride ourselves on our knowledge of upcoming trends and increasingly complex changes in the financial and regulatory environments. We also specialize in identifying blind spots and minimizing complications. We proactively seek to reduce or eliminate potential threats and maximize opportunities for our clients.
- **Implement solutions.** Based on your personal objectives and exhaustive financial examination, we make strategic recommendations. In most cases strategic updates may be necessary in order to better reflect current circumstances, changing needs and future goals. Drawing from a wide selection of world-class products and services, we implement customized solutions tailored to meet your specific long and short-term objectives and keep you financially healthy.
- **Manage your plan.** As you experience life changes, your plan may need to evolve. Therefore, we regularly monitor the progress of your wealth management plan and conduct periodic reviews to help ensure your financial objectives are being met and make adjustments as necessary to keep your plan aligned with future goals.

People don't want to focus on money — they want to focus on life. When they know the financial part is under control, they're more able to enjoy everything else. That's what wealth management is all about.

Our mission and values

Our commitment to your well-being is our number one priority. Through our experienced guidance and foresight, we will work with you to anticipate your future needs, recognize your potential earnings and deliver peace of mind.

Our mission is to provide high-net-worth individuals and families with a coordinated approach to comprehensive multi-generational wealth management. We develop customized strategies that enable clients to grow, protect, and ultimately transfer their wealth. We are committed to building long-term relationships and providing world-class service.

Commitment to integrity

We believe our reputation for integrity is one of our most important assets and we only conduct business according to the highest ethical and professional standards.

- *We put our clients first.* As CFP® professionals, we are held to a fiduciary standard of care. Our obligation is to act in the best interest of our clients.
- *Discipline.* We must not only prepare a strong plan, but work diligently toward the outcome.
- *Education.* Finances can be complex. We educate and clarify so our clients can better understand their finances. We are here to be a consultative resource — to answer and explain. Our job is to simplify your life.

Investment philosophy

At Oakport Wealth Group, we believe that individualized portfolio management begins with a clear understanding of each client's financial objectives and risk tolerance.

Our investment philosophy has two parts:

1. Strategically diversify each client's portfolio to maximize returns within specified risk parameters.
2. Utilize our resources to tactically adjust portfolios to capitalize on economic and market forecasts.

We believe professionally managed portfolios are the best solution for maximizing risk-adjusted portfolio returns.

What is important to you?

Professional wealth management helps you answer this question, prioritize your objectives and prepare you financially to accomplish them. Our focus on the financial aspects of achieving what is important to you is central to everything we do at the Oakport Wealth Group. Utilizing RBC Wealth Management's sophisticated investment resources, and a team of professionals from a variety of financial disciplines, we are able to offer our clients a large range of services, including:

- Growing your assets
- Debt management
- Qualified retirement planning/IRA
- Business succession planning
- Gifting and charitable giving strategies
- Education funding
- Maintaining or enhancing your lifestyle
- Protecting your family or income
- Legacy and trust planning
- Long-term care planning
- Investment portfolio management
- Converting wealth into income

Earning your retirement paycheck

During your working years, you trade your time and energy for a regular income. Then, during your retirement years, you have the freedom to turn your time and energy toward activities that are meaningful to you. Whether retirement is a future goal or a present reality, we can help you build wealth and use it to create the reliable income stream to fund the retirement lifestyle you want. There are a number of strategies we can use, and together, we can choose the one best suited for your income needs and risk tolerance. The sooner we start, the sooner you enjoy the benefits of a retirement income plan.

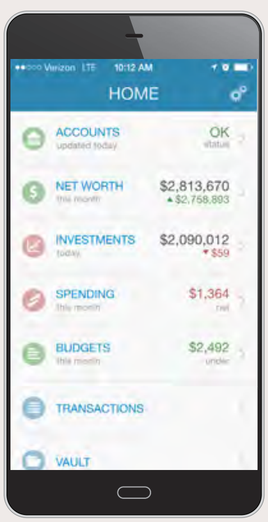
Whether it is about accumulating wealth, providing for your child's education, making charitable donations, or traveling during retirement, professional wealth management can help you achieve your goals.

Our services and solutions make us different

Cutting edge resources for the "digital age"

You have access to your Personal Wealth Dashboard from wherever you are and on any device you choose.

Your personal financial mobile website can be accessed on iPhone, Android, BlackBerry, and most other popular smartphones.



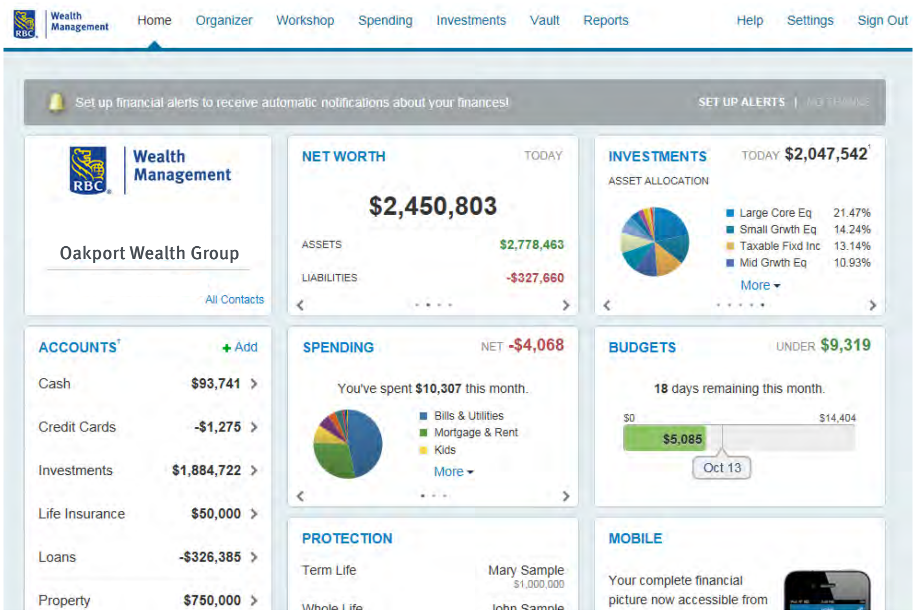
In wealth management, as in life, making the right decision at the right time can be crucial. With more information and options come better decisions. We take the time to understand your needs, work with you to develop strategies, and deliver personalized solutions for accumulating, protecting, and transferring wealth.

Our team stands ready to offer any additional services that we, or you, deem necessary to accomplish your objectives and fulfill long-term goals. Many financial advisors claim they will be your "financial quarterback" and make grandiose promises to coordinate the complexities of your financial picture. However, most do not have the proper tools and resources to follow through on this pledge.

At the Oakport Wealth Group, we take our commitment to being our client's "personal CFO" very seriously. We have invested considerable resources in developing the right tools to fulfill this pledge. One popular tool we offer our clients is our state-of-the-art Personal Wealth Dashboard. This is a complementary, interactive wealth management tool that improves how we deliver our wealth management services. Think of it as your own easy-to-use personal financial website that digitally consolidates your entire financial life into one clear picture.

With all your accounts consolidated in one place, balances that recalculate as the markets change, and interactive tools that allow us to collaborate with you in real time, you have everything you need to make smart choices right at your fingertips — anywhere, anytime. Additionally, the Personal Wealth Dashboard offers:

- **A comprehensive overview —** Your Personal Wealth Dashboard consolidates all of your assets, bank accounts, insurance policies, loans, credit cards, retirement plans and RBC Wealth Management investments by linking them to a single online profile for your viewing.
- **Up-to-date information —** All of your accounts display updated numbers for the most accurate current reflection of your financial picture on your homepage.
- **Mobile access —** You also receive mobile access to your Personal Wealth Dashboard so you are always in touch with your finances, regardless of where you are.



Monitor your entire financial picture in one place with your Personal Wealth Dashboard.

- **Planning tools and reporting** — The system facilitates the input of planning scenarios and data to develop one of the most cutting-edge reports in the industry. Since data is updated on a daily basis, the tools and reports are current and up-to-date with any changes as well, enabling a more accurate and fluid plan.
- **Data security** — We hold the security of our clients' personal data in the highest regard. Our hosting infrastructure has been designed to include high level state-of-the-art protocols, encryption and back-up disaster recovery systems to secure and protect our client information.
- **Cloud storage** — You gain access to a personal "vault" as an online secure storage facility for protecting valuable documents and information, such as wills, trusts, tax returns, insurance policies, etc.
- **Strengthened relationship** — Your Personal Wealth Dashboard is a modern technology instrument that strengthens our advisor-client relationship by keeping your financial objectives clear and allowing our team to be more responsive.

Customized financial solutions

- A written comprehensive financial plan based on long-term goals
- Customized investment and asset allocation plan developed for you based upon risk tolerance, goals and current portfolio
- Private banking and lending services (personal or business)
- Tax-reduction strategies in conjunction with your accountant
- Multi-generational family legacy planning and charitable planning strategies
- Estate planning and guidance, offered in conjunction with your estate planning attorney
- Ongoing review of insurance coverage, to include life, long-term care, survivor protection and estate preservation.
- Personalized portfolio investment management using RBC Wealth Management's Portfolio Focus® Program. Acting as your personal portfolio manager, we make investment decisions on your behalf. This frees up your time and offers the advantage of an asset based cost structure. You pay a flat cost per quarter based on your total assets under management, not on the number of trades we make.

About our team

Frank D. Voli, CRPC®, AAMS®, CFP®

Senior Vice President – Financial Advisor

Senior Portfolio Manager – Portfolio Focus

Frank joined RBC Wealth Management in 2009 with more than twenty years of financial industry experience. Prior to entering the financial services industry, he spent ten years in manufacturing management. He holds a Bachelor of Science degree in mechanical engineering from Rutgers University and an MBA in finance from Xavier University. In addition, he has earned the CERTIFIED FINANCIAL PLANNER™ 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.

One of Frank's core specializations is personal portfolio management. He earned the distinguished designation of Senior Portfolio Focus® Portfolio Manager. This qualifies him to operate as a discretional personal portfolio manager and make customized investment decisions on behalf of clients. He also holds the designation of Chartered Retirement Planning Counselor® and Accredited Asset Management Specialist® from the College for Financial Planning, signifying adherence to continuing education and rigorous ethical standards.

In 2015, Frank was recommended for membership to RBC's Investment Advisory Group's Advisory Council. Nominated from a pool of nearly 2000 financial advisors and divisional directors, Frank is one of only 16 Advisory Council members, nationwide, who have been selected to provide strategic guidance and input on how best to grow, service and support fee-based business. Frank is a member of the RBC Wealth Management's President's Council in recognition of outstanding performance, professional growth, and demonstrated leadership in client service. In addition to the Series 7, 9, 10, 31, 63 and 65 securities licenses, he is also licensed in life, health and long-term care insurance.

Nicholas J. Murphy, CFP®
Senior Vice President – Financial Advisor
Senior Portfolio Manager – Portfolio Focus

Nick joined RBC Wealth Management in 2004 with specialized career experience in developing financial plans for affluent families while working with a regional asset management firm. He holds a Bachelor of Arts degree and an MBA from Campbell University, and served as adjunct professor of finance for a local university from 2003 to 2011. Nick has also earned his CERTIFIED FINANCIAL PLANNER™ 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.

Nick also holds an Executive Certificate in Certified Financial Planning from Duke University.

In order to act as a discretional client portfolio manager, Nick earned participation in the RBC Wealth Management Portfolio Focus® Program as a senior portfolio manager. This internal designation is only awarded to a select number of the firm's advisors and includes a rigorous skill and experience qualification standard and required a thorough approval process by RBC Wealth Management. Nick is a member of the RBC Wealth Management's Director's Council in recognition of outstanding performance, professional growth, and demonstrated leadership in client service. With a career centered on comprehensive wealth planning, Nick's areas of specialization include wealth transfer, charitable gift planning, business succession, investment portfolio construction and asset protection. In addition to the Series 7, 9, 10 and 66 securities licenses, he is also licensed in life, health and long-term care insurance.

Susan Sandstrum

Branch Service Manager
Senior Registered Client Associate

Sue is a dedicated financial services industry professional with nearly 25 years of experience. She began her career with an independent financial services firm in 1993 and served as the assistant vice president and branch administrator for Ferris Baker Watts, Inc., when it was acquired by RBC Wealth Management in 2009. These experiences provided her with an outstanding background in branch operations, compliance, and a devotion to developing, managing and maintaining superior client relations. Sue is a graduate of Keene State College in New Hampshire and holds a Bachelor of Science degree in business administration. She serves as the branch service manager, as well as a senior registered client associate in our Wilmington, North Carolina branch.

In addition to overseeing branch operations, Sue's role includes managing administrative and client service support for Oakport Wealth Group. In 2014, she was the recipient of the select and prestigious RBC Annual Award of Excellence in recognition for exceptional organizational contributions and outstanding performance. Sue holds her Series 7, 24, 53, 63 and 65 securities licenses.

Audrey Kah

Registered Client Associate

A native of Roanoke, Virginia, Audrey is a 2011 magna cum laude graduate from Campbell University's esteemed Trust and Wealth Management program. In addition to her Bachelor of Business Administration degree in wealth management, with a minor in financial planning, she also earned a Bachelor of Arts degree in French. Audrey began her career with U.S. Trust in Boston, where her primary role consisted of interpreting trust and estate documents, administering trust relationships, and advising clients on estate needs. In 2013, Audrey transitioned to UBS in Raleigh, North Carolina, where she served the intricate needs of their private clientele.

Audrey joined RBC Wealth Management in 2016, utilizing her extensive planning skill set to best serve our valued clients. Not only does Audrey lead the administrative and operation components of our Raleigh practice, she coordinates all of our wealth management planning. She is especially devoted to understanding and addressing client needs, in addition to providing exceptional service. She holds her Series 7 and 66 securities licenses.

Carroll Davis

Client Associate

Carroll's experience in the financial services industry dates back to 2009 as she began her career assisting clients with their financial needs with NewBridge Bank. Seeking to more comprehensively make an impact within client's financial lives, she transitioned to RBC Wealth Management to work with the Oakport Wealth Group in 2017. Working in our Raleigh office, Carroll helps facilitate a seamless, efficient and pleasant client experience, from the onboarding process to the clients' daily needs. Her meticulous attention to detail, authentic desire to help and infectious personality is recognized and appreciated by our clients.

A native of Reidsville, North Carolina, Carroll attended East Carolina University and earned a Bachelor of Science degree in family and community services with a minor in speech and hearing. Away from work, Carroll enjoys working out, traveling and spending time with friends and family.

About RBC Wealth Management

RBC Wealth Management, a division of RBC Capital Markets, LLC, is one of the nation's largest full-service investment, advisory and wealth management firms serving affluent and high net worth clients coast-to-coast. Founded in 1909, RBC Capital Markets, LLC, is a member of the New York Stock Exchange, the Financial Industry Regulatory Authority, the Securities Investor Protection Corporation, and other major securities exchanges. Globally, RBC Wealth Management has a combined total of more than US$702 billion in assets under administration, and approximately 4,700 financial advisors, private bankers and trust officers. We specialize in helping clients accumulate, protect, enjoy and share their wealth. Individual investors choose from a broad range of investment products, account types, advisory services and personal wealth management solutions. Expert staff and specialized resources are also available to help accomplish institutional, corporate and business investment goals.

For more information, please visit www.rbcwm-usa.com.

With access to RBC's sophisticated investment resources, in combination with our team's professional expertise in the industry, we work together to fine-tune your objectives by offering customized solutions and services to simplify your life.

Your next step

The benefits of working with the team at Oakport Wealth Group, a partnership within RBC Wealth Management, are the level of personal attention, invaluable experience, continuity, and financial peace of mind that you will receive.

At Oakport Wealth Group, each team member pays attention to your needs and responds to your requests. We are a team that works together in interpreting the complexities of the market, and we are dedicated to creating and managing a personalized wealth management plan to help achieve your goals. Having a team on your side offers the continuity and support you need through each stage of your life — and Oakport Wealth Group will be there for you, your family, and their families to make planning your financial future more convenient and less stressful.

Please give us a call if you are ready to take the next step in the wealth management process. We are happy to provide you with more information about how our experience and reputation can help you achieve your financial goals, simplify your life, and give you financial peace of mind.

For more information, please visit www.oakportwealth.com.

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Notes

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