

It isn't called the "Mutual Fund Market" for a reason...



Wealth
Management

Kristie Svejda
Senior Vice President – Financial Advisor
October 2017

When people ask what I do one of my replies is "Stock Broker". This is an old-school description but very effective at piquing interest. As a Stock Broker I choose, in conjunction with my client's goals, what stocks and bonds (aka companies we will own). If you own a stock you are an owner of that particular company. If you own a bond you are a creditor to that company.

I am proud to be a Stock Broker that invests in the Stock Market. I firmly believe everything outside of a stock or bond is a derivative and generally benefits the person selling the product not the person buying the product. Any product other than a stock or bond (mutual fund, ETF) has other costs and fees associated with it other than selling price. Our clients hire us to actively manage their money and advise them on what stocks to own. If you are hiring someone that uses terms like Mutual Fund Market, ETF Market or the Hedge Fund Market, reconsider. There's a reason it's called the Stock Market.

Our group's investment philosophy is simple: stocks are the backbone of building wealth and bonds are the foundation of maintaining wealth. When you are shopping for someone to manage your wealth sometimes the simplest solution, individual stocks and bonds, is the best.

In addition to actively managing our clients' wealth we develop personal plans using a conversational approach. Through this conversation we can better understand your current expectations and concerns and take steps to address or meet them.

This example is for illustrative purposes and not intended to be representative of any specific investment vehicle. Past performance is not indicative of future results. The information contained in this article has been derived from sources believed to be reliable, but is not guaranteed as to accuracy and completeness and does not purport to be a complete analysis of the material discussed. Rates and availability are subject to change without notice. This article shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sales of these securities in any state in which said offer, solicitations or sale would be unlawful prior to registration or qualification under the securities law of any such state. The opinions expressed herein are those of the author and do not necessarily reflect those of RBC Wealth Management, and are subject to change without notice.

RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC. © 2017 All rights reserved.

17-KC-853