Client Solutions and Services

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Comprehensive Wealth Planning

- Our wealth planning process
  - Gather all documents needed to understand a client's financial situation
  - Help clients determine realistic goals
  - Prepare and implement a wealth management plan
  - Asset allocation strategy
  - Risk assessment
  - Tax reduction strategies
  - Design and implement a custom goals-based investment portfolio
  - Monitor, review and revise investment portfolios and overall plan as conditions and family situations change
- Retirement income planning
- Trust, estate and multi-generational planning
- Charitable planning
- Insurance, Long-term Care and Annuity planning and policy review
- College and education funding planning
- Provide specialists in estate, trust, insurance, and retirement planning

Investment Research

- Technical, fundamental, and quantitative analysis
- Global research from RBC Capital Markets, Argus, Credit Suisse & Morningstar
- RBC Fixed Income Strategy Team

Communication

- Listen and provide feedback
- Annual portfolio review
- Invitation to special events
- A phone call away to answer financial questions

Administrative Services

- Custody of Assets
- Research and record cost basis on securities
- Handle exchanges, tenders, and special stock dividends
- Process on demand distributions, deposits and transfers
- Provide calculations and notifications of Required Minimum Distributions from retirement accounts
- Provide tax reporting to client and /or CPA
- Facilitate transfer of investments from individual names to trust or from an owner through to beneficiaries
- Online account access — demonstrate how to retrieve statements, data, etc.

Investment Solutions

- Discretionary Portfolio Management
- Mutual funds
- Stocks and bonds
- Third-party investment management
- Proprietary model portfolios
- Alternative investments
- ETFs
- Check writing
- Debit cards
- Credit cards
- Online bill pay
- Cash sweep options
- Securities-based lending
- 529 plans
- Life insurance
- Long-term care insurance
- Annuities
- Donor advised funds
- Institutional consulting services and fiduciary services
- Options
- Professional Trust Services
- Employer-based Retirement Plans
- IRA's
- Defined Benefit Plans

	Equities	Income
Up to $99,999	1.50%	1.00%
$100,000 - $249,999	1.50%	0.85%
$250,000 - $499,999	1.25%	0.75%
$500,000 - $999,999	1.00%	0.65%
$1,000,000 - $2,999,999	0.85%	0. 50%
$3,000,000 - $4,999,999	0.70%	0.50%
$5,000,000 - $9,999,999	0.60%	0.40%
$10,000,000 - $24,999,999	0.50%	0.25%

* Cost does not include internal expenses and other costs on certain investment products. See Advisory Program Terms and Conditions and Disclosure Document for complete information on items included in advisory cost. The advice costs outlined in this document do not replace the terms and conditions in our advisory account agreement.

Your Personal Cost Schedule

		Fixed