



Kelly Killough, CFP®

Vice President – Financial Advisor



Wealth
Management

RBC and RBC Wealth Management

Global resources – local feel



Founded in 1909 in St. Paul, Minnesota as a small enterprise selling stocks and municipal bonds, RBC Wealth Management has grown into one of the largest wealth managers in the world by assets¹. This growth has been accompanied by joining forces with other regional firms that share our mission: to provide customized strategies, exceptional service and an unbiased, independent perspective to help clients achieve their financial goals.

Although we've grown, our values have stayed true to our small-firm roots. Yet as part of Royal Bank of Canada (RBC), we can provide clients with the breadth of financial products and services available only from a leading global institution. This combination of small-firm culture and large-firm capabilities makes us unique in the financial services industry and gives us a distinct competitive advantage in the way we serve clients.

The best of both worlds

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\$652 billion in assets under administration and more than US\$433 billion in assets under management worldwide²

Royal Bank of Canada

- Consistently high credit ratings — Moody's Aa3, Standard & Poor's AA- and Fitch Ratings AA
- Top 5 of largest banks in North America³ and Top 15 of largest banks globally³ as measured by market capitalization
- Largest bank in Canada, with over US\$881 billion⁴ in total assets and a Common Equity Tier 1 capital ratio of 10.8% (Basel III)³
- Ranked as one of the top 20 World's Strongest Banks by *Bloomberg Markets* (June 2014)

1. Scorpio Partnership Global Private Banking KPI Benchmark 2015. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.

2. As of October 31, 2016..

3. As measured by market capitalization as of November 24, 2016.

4. As of October 31, 2016. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.

Who we are

Kelly Killough, CFP®

Vice President –
Financial Advisor

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We are investment professionals with combined experience of more than 30 years who share a desire to deliver a high caliber of service. We focus on starting each day with a proactive attitude and we are committed to what's in your best interest. We constantly look for ways to improve our service and investment performance, respond quickly to questions and concerns, and keep you educated through seminars, newsletters and regular account reviews.

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Kelly has been managing clients' money since 1994. Prior to joining RBC Wealth Management in 2009, he spent 13 years at a major Wall Street investment firm. Kelly graduated from the University of Texas at Austin in 1985 with a bachelor's degree with emphasis in economics and business studies.

In 2000, he received his CERTIFIED FINANCIAL PLANNER™ (CFP®) certification from the University of Houston. The multi-year CFP® program entails in-depth courses, training, and comprehensive examinations in all areas of financial planning including investments, taxes, insurance, estate, and retirement planning. The growing numbers of people seeking financial advice have a right to demand qualified professionals and a high standard of ethical conduct. Individuals certified by the CFP® board meet both criteria. Kelly also holds the Series 7, 31, 63 and 65 securities licenses and his insurance licenses.

Kelly and his wife, Gail, are native Houstonians. They have a beautiful young daughter, Haley Beth, and love spending time together as a family. Besides his commitment to his family, church and work, you can find him scheduling time for his hobbies, coaching girls basketball, college football (Longhorns), golf, jogging and traveling with family and friends.

Yona S. Reaux

Yona joined the company in 2008 and has since moved into the role as a registered client associate and branch service manager for the Houston Galleria Office. She's been in the financial services industry since 2003 and currently holds the Series 6, 7 and 66 securities licenses.

Addressing client's needs in a prompt and professional manner is our priority and Yona feels this is the strength of the partnership, while also being a favorite aspect of her role.

Personal service agreement

Service expectations:

- An initial consultation and thorough evaluation of every aspect of your financial picture
- A customized investment asset allocation plan will be developed for you based on your goals, time horizon and risk tolerance
- Creation of retirement plan using the Retirement Funding Sensitivity tool
- Around the clock access to our team via telephone, email and personalized website — www.kellykillough.com
- Access to RBC Wealth Management specialists for complete estate planning, wealth management and insurance design
- Annual strategy meetings — topics covered:
 - Market update
 - Account strategy review — individually review each account and discuss any changes to your goals
 - Education planning, 529 plans and custodial accounts
 - Life insurance, long-term care and annuity review
 - Estate planning — review beneficiaries and make sure will and trusts are up to date
- Create a retirement income plan by coordinating all sources of income — Social Security, pension and investment income
- Access to customized net worth analysis including outside assets such as 401(k)s, real estate and business assets.
- Coordination with your CPA at tax time to directly send them all of the applicable tax documents upon your approval
- Available for meetings and conference calls with your CPA and/or attorney to assure that your professional “team” is working together to help you achieve your goals
- Access to electronic funds transfer (ACH) to link your bank account to your RBC investment accounts as well as bill pay
- Family education meetings to help your family understand the wealth transfer process
- Access to our emergency workbook to keep all of your important information in one place
- Upon request we can provide client with referrals to other trusted professionals within our network

What a professional advisor does*

Wealth management planning

- Cares more about you and your money than anyone else who doesn't share your last name.
- Asks questions in order to understand your needs and objectives.
- Guides you to think about areas of your financial life you may not have considered.
- Helps organize your financial situation.
- Formalizes your goals and puts them in writing for you.
- Helps you determine realistic goals.
- Prepares a wealth management plan and/or helps create an investment policy statement for you.
- Makes a specific recommendation to help you meet your goals and implements that recommendation.
- Reviews and when suitable recommends life insurance policies to protect your family.
- Prepares a wealth management plan for you and assists in preparing an estate plan for you.**
- Persuades you to do the things you know you ought to do, even if you don't feel like doing them.
- Stays up to date on changes in the investment world.
- Monitors your investments.
- Reviews and revises individual portfolios as conditions change.
- Guides you through difficult periods in the stock market by sharing historical perspective.
- Looks "inside" your mutual funds to compare how many of their holdings duplicate each other.
- Assists with converting your investments to lifetime income.
- Helps you evaluate the differences in risk levels between various fixed-income investments such as government bonds and corporate bonds.
- Helps you consolidate and simplify your investments.
- Shows you how to access your statements and other information online.

Investments

- Prepares an asset allocation for you with the goal of achieving a better rate of return for a given level of risk tolerance.
- Conducts due diligence on money managers and mutual fund managers in order to help make the appropriate recommendations.

- Helps educate your children and grandchildren about investments and financial concepts.
- Holds seminars to discuss significant and/or new wealth management concepts.
- Helps with the continuity of your family's wealth management plan through generations.
- Keeps you on track.
- Is someone you can trust and get advice from in all your financial matters.

Person-to-person

- Monitors changes in your life and family situation.
- Proactively keeps in touch with you.
- Remains only a telephone call away to answer financial questions for you.
- Always strives to ensure that you receive excellent service at all times.
- Provides referrals to other professionals, such as accountants and attorneys.
- Listens and provides feedback in a way that a magazine or newsletter writer does not.

* "80 Things you do for Clients" by William Smith

** RBC Wealth Management does not provide tax or legal advice. We will work with your independent tax/legal advisor to help create a plan tailored to your specific needs.

Understanding our investment advisory services

Your financial advisor takes an approach to providing advisory services that focus on tailoring strategies to your unique needs and delivering the world class capabilities of RBC. Please review the breadth and depth of ways our relationship benefits you. We want you to understand we're on your side — from aspiration to achievement.

Discovery

To understand your unique needs and deliver custom solutions and personal services:

- Identify your current financial circumstances and investment objectives
- Understand your tolerance for risk
- Analyze potential sources of financial risk
- Assess previous investment experiences
- Establish investment and wealth management goals for you

Wealth management services

To address all aspects of your financial life:

- Access to full suite of global wealth management solutions such as investment management, cash management, insurance and annuities, trust services, and credit and lending facilities
- Personalized wealth management plan, if needed
- Retirement planning advice
- Advice for business owners
- Customized asset allocation and portfolio recommendations designed to meet your investment goals

- Collaborate with your existing professional advisors, such as lawyers and accountants, to integrate your investment plans as appropriate

Research and information services

To help you be well-informed about your investments:

- Access to the broadest global research, including RBC Capital Markets, Standard & Poor's, Argus and Credit Suisse
- Research, commentary and information on specific holdings, markets or economies
- Ongoing, in-depth global research on investment managers, funds and alternative investments

Investment solutions

To help you build, preserve and enjoy your wealth:

- Full range of stocks, bonds, mutual funds and exchange traded funds
- Alternative investment products and derivatives
- Third-party professional investment managers and portfolios backed by world class research
- Separately managed accounts and proprietary and third-party model portfolios
- Education, retirement planning and retirement income solutions
- Banking, credit and lending solutions

Monitoring

To help you track your progress toward your financial goals:

- Monitor your portfolio based on your indicated risk tolerance
- Rebalance portfolio as needed
- Ongoing advice from your financial advisor

Reporting

To help you monitor your progress toward your financial goals:

- Monthly statements when there is trading activity in your accounts
- Annual consolidated tax reporting
- Quarterly performance reporting available
- Secure online account access including exclusive investment research, quarterly market outlook, RBC Capital Markets research, customized watch lists and more

One transparent fee

To help make it easy to understand your investment and service expenses:

- Trade execution costs included
- Standard account, IRA and Investment Access account fees waived
- Custody and safekeeping of securities fees included
- Ongoing wealth management advice, education, monitoring and account management services provided as part of comprehensive fee

Your personal fee schedule

Advisory assets	Advice fee*
Up to \$99,999	1.50%
\$100,000 - \$249,999	1.25%
\$250,000 - \$499,999	1.10%
\$500,000 - \$999,999	0.95%
\$1,000,000 - \$2,999,999	0.80%
\$3,000,000 - \$4,999,999	0.70%
\$5,000,000 - \$9,999,999	0.55%
\$10,000,000 - \$24,999,999	0.40%
Over \$25,000,000	Negotiable

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

Separate account management

Separate account management fees typically range from 0.05% - 1.00%. For certain separately managed accounts, the manager's fee will be combined with the advice fee shown above and billed together in your account.

We appreciate the opportunity to earn your trust

Thank you for choosing us to help you accomplish your financial goals. As a global leader in wealth management, we are dedicated to responsibly managing the assets clients entrust to our care and putting clients first.