

The Winslow Group

Investing in your life



Wealth
Management



The Winslow Group

*“Wealth is the ability to
fully experience life.”*

—Henry David Thoreau

The Winslow Group helps their clients build wealth by creating relationships with their clients. By getting to know their clients and understanding their goals, The Winslow Group develops individualized wealth plans that are as unique as their clients. The Winslow Group believes in investing in your life, every day.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

Investing in your life

Putting our clients first

The Winslow Group, with over 40 years of combined experience in the financial services industry, invests in clients' lives by offering personalized wealth plans and a diversity of financial services. With the backing of a large bank and the attentive approach of a small firm, The Winslow Group works with clients all over the country and distinguishes themselves through their knowledge, flexibility and warmth.

Preserving a lasting legacy

The Winslow Group is named in honor of Gail Winslow, an innovative pioneer in the financial services industry who served as a mentor to both Susan Hovanec and Steven Whittaker. Gail built relationships with her clients and then created wealth plans tailored around their short and long-term goals. She'd often ask, "What do you want your money to do for you?" The Winslow Group continues to use this guiding question with clients and remains inspired by Gail Winslow's enduring legacy.



About us

Susan M. Hovanec, AEP®, CFP®
Managing Director – Financial Advisor
Senior Portfolio Manager – Portfolio Focus
(202) 661-9512 | susan.hovanec@rbc.com



Susan has worked in the investment field for more than 30 years. Her interest in financial services and working directly with clients started as a summer internship and steadily grew to a decades-long career. Susan's financial savvy and concern for her clients helped her move from intern to assistant to partner to her current role as managing director. In her exemplary career, Susan has remained with the same firm (Ferris, Baker Watts merged with RBC in 2009) and credits her late mentor, Gail Winslow, with teaching her how to build relationships with her clients. Susan and her team at The Winslow Group tailor their work to each client's needs and goals. From investments to retirement planning to insurance to banking needs, The Winslow Group creates investment plans that reflect their clients' short-term needs and long-term goals. A CERTIFIED FINANCIAL PLANNER™ professional and an Accredited Estate Planner, Susan has passed the Series 7, 31, 63 and 65 exams and holds her licenses for life and health insurance. She and her team work directly with their clients' attorneys and CPAs.

Originally from Baltimore, Maryland, Susan attended Roland Park Country School and is a graduate of Franklin & Marshall College. Susan has been named to the Forbes list of Top Women Wealth Advisors in 2020, 2021, 2022 and 2023, Forbes Best-in-State Wealth Advisors list in 2021, 2022 and 2023 and the AdvisorHub Advisors to Watch list in 2022 and 2023.

Giving back to communities remains a critical part of Susan's personal and professional life. She mentors other women through her work on the board of the Women's Association of Financial Advisors (WAFA) at RBC, supporting women in their career path at RBC for over 30 years. Susan also serves on the board for the Baltimore Women's Giving Circle whose mission is to empower women and their families to achieve self-sufficiency through collective giving and collaboration. She personally supports the Baltimore Community Foundation (BCF), which helps donors make personalized and meaningful contributions with their charitable dollars. Part of the wealth planning conversation with her clients includes a discussion about philanthropic opportunities. The Baltimore Community Foundation has included Susan in their Professional Advisor Recognition Society to honor advisors who focus on philanthropy with their clients. Outside of the office, Susan enjoys cooking, biking, traveling and spending time with her dog on the beach in Lewes, Delaware.

The 2020 Forbes "Top Women Wealth Advisors" award was announced April 2020. Data as of 9/30/2019. The 2021 Forbes "Top Women Wealth Advisors" award was announced March 2021. Data as of 9/30/2020. The 2022 Forbes "Top Women Wealth Advisors" and "Top Women Wealth Advisors Best-in-State" award was announced February 2022. Data as of 9/30/2021. The 2023 Forbes "Top Women Wealth Advisors" and "Top Women Wealth Advisors Best-in-State" award was announced February 2023. Data as of 9/30/2022. The award was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance. For more information: www.SHOOKresearch.com.

The 2021 Forbes "Best-In-State Wealth Advisors" award was announced February 2021. Data as of 6/30/2020. The 2022 Forbes "Best-In-State Wealth Advisors" award was announced April 2022. Data as of 6/30/2021. The 2023 Forbes "Best-In-State Wealth Advisors" award was announced April 2023. Data as of 6/30/2022. The award was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance. For more information: www.SHOOKresearch.com.

The 2022 AdvisorHub "Advisors to Watch" award was announced September 2022. Data as of 12/31/2020 and 12/31/2021 was provided and considered for this award. The 2023 AdvisorHub "Advisors to Watch" award was announced June 2023. Data as of 12/31/2021 and 12/31/2022 was provided and considered for this award. The ranking recognizes advisors across the country for their quality of practice, professionalism, character and community involvement. Criteria considered included: assets under management, production/revenue, team size and more. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance.

Steven Whittaker, CFP®**Associate Vice President – Senior Financial Associate**(202) 661-9511 | steven.whittaker@rbc.com

Steven began his career in 2011 as an RBC Wealth Management intern and soon became Gail Winslow's assistant. Hired right after graduating from college, Steven found his professional footing in the financial services industry and has capitalized on the opportunities for professional growth at RBC. He is committed to creating wealth plans for The Winslow Group's

clients that prioritize long-term results and ongoing financial security. Managing the day-to-day volatility of the markets with a methodical approach, Steven guides clients in developing and implementing the RBC WealthPlan. Individualized plans enable clients to focus on their important life goals rather than worrying only about how much money they'll need to retire. Steven values The Winslow Group's approach of prioritizing personal relationships with their clients and customizing portfolio strategies for each client.

After earning a Bachelor of Science degree in business administration from Longwood University in 2011, Steven attended the Georgetown University School of Continuing Education and received a Certificate of Financial Planning. Steven is a CERTIFIED FINANCIAL PLANNER™ professional, which covers investments, tax considerations, retirement and estate planning, and insurance and risk management needs. He has passed the Series 7 and Series 66 exams, and he holds life, health and annuities insurance licenses.

When he's not monitoring the market, Steven is helping his wife, Gayla, raise their four kids and care for their Boykin Spaniel. He enjoys staying active, being outdoors, and coaching his son's football and baseball teams. The first person in his family to work in the financial services industry, Steven is teaching his children financial literacy; each child has their own piggy bank to feed and watch grow.

Cari Neitzey, APP**Investment Associate**(202) 661-9587 | cari.neitzey@rbc.com

Cari joined The Winslow Group in 2019 as an intern. Through her initiative and diligence, she's already earned several promotions and became an investment associate in 2022. She's the front line for the team, working on day-to-day operations and all aspects of client services, including cash transfer requests, account paperwork, support of discretionary and non-discretionary

trading along with contributing to portfolio construction and proposals. Cari has quickly distinguished herself as a rising star. RBC Wealth Management selected her to attend the Associate Planning Professional program (APP), which educates investment associates who seek a greater mastery of wealth management topics and RBC WealthPlan with concentrations in investment planning and strategies, tax and insurance planning, retirement and business planning and personal estate planning. Cari has completed her Series 7 and Series 66 exams. She enjoys building relationships with clients and learning what each client needs from their investment planner.

A DC native, Cari is thrilled to be back in her hometown after graduating from Wake Forest University in 2019. She earned a Bachelor of Science degree in health and exercise science, with minors in classical literature and psychology. Before joining The Winslow Group, Cari traveled on her own through Europe and North Africa for three months, adding more countries to the ever-growing list of places she's visited. At 25, she has visited more than 45 countries. Through her travel experiences, Cari has learned to find solutions for any challenge and to trust her instincts in complex situations. Her courage and resilience helped her deal with being pickpocketed in Italy, robbed while she slept in Budapest, and lost on the Ring Road of Iceland with a dead phone and a sinus infection. When she's traveling, Cari doesn't plan more than a few days ahead; she saves her long-range planning skills for The Winslow Group and their clients.



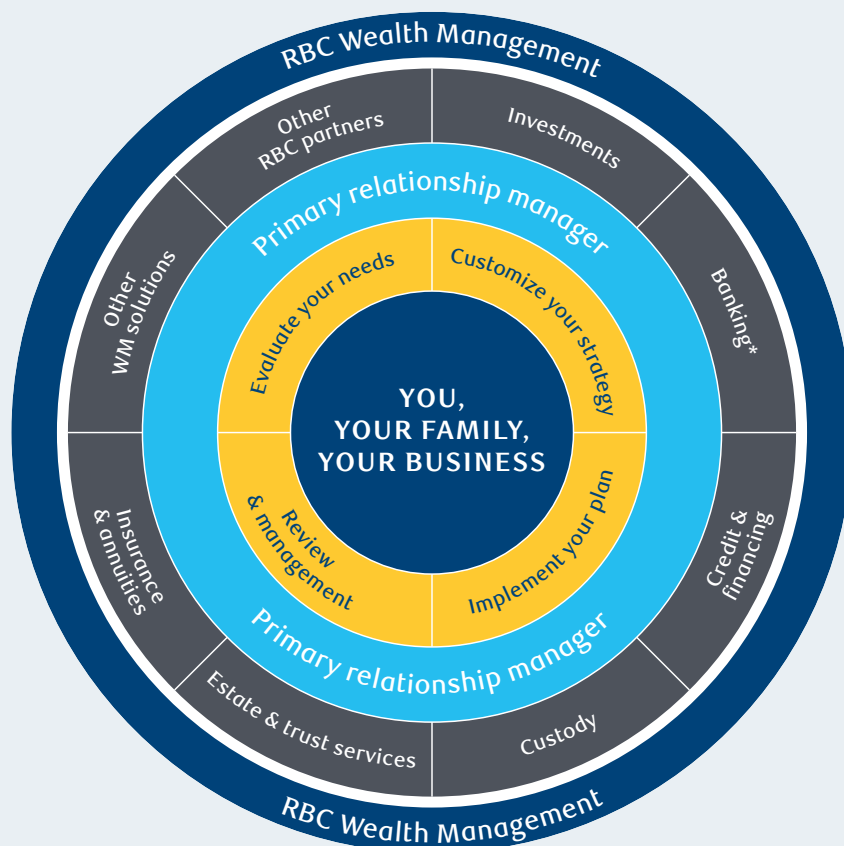
It all starts with you

Through your dedicated financial advisor, we deliver customized advice, innovative strategies and personalized solutions to help meet your wealth management goals—both for today and for years to come.

That's why we use the **RBC WealthPlan** to help our clients prioritize their goals and address their concerns in an interactive way.

Together, we'll get a thorough picture of what matters to you, including:

- Your expectations
- Your concerns
- Your plans for the future



Plan for your financial future with an RBC WealthPlan analysis

Are you on track to achieve your goals? Have you taken the time to prioritize your goals and identify what you can do to maximize your resources? Do you need help bringing your goals to life?

An analysis using RBC WealthPlan can help you answer these questions

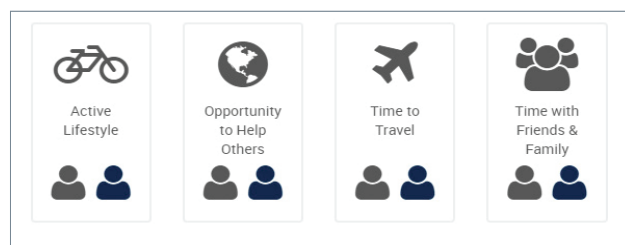
If you are the type of person who likes to know where you are going in life, this analysis is an effective way to plan for your financial future. It helps you and your financial advisor understand your current financial situation, identify your life goals and determine what steps you can take to achieve those goals. Plus, it offers you the ability to weigh certain decisions and determine what is best for you and your family. With RBC WealthPlan, you and your financial advisor can create a personal analysis based on your vision for retirement.

Start with your expectations and concerns

When you think about retirement, what do you most look forward to? What is your personal vision of retirement? It might be an active lifestyle, travel or time with friends and family. Whatever your expectations of retirement, you likely have concerns for the future. When you think about retirement, what worries or concerns you? For many, running out of money, health care costs and suffering investment losses are top concerns.

Whatever you identify as expectations and concerns, whether they are shared or individual, RBC WealthPlan can easily include each in your personal plan.

Expectations sample



Concerns sample

	Your Concerns	How your plan can Help
	➔ Level of concern: High	
	Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long Term Care Insurance.
	Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.
	➔ Level of concern: Medium	
	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
	Getting Alzheimer's (or other illness)	We'll consider Long-Term Care insurance & discuss Medical Directives & Power of Attorney.
	Parents needing care	We'll include a Goal for the cost of care for your parents.
	➔ Level of concern: Low	
	Kids mismanaging money	We'll discuss options that can help young adults learn good money habits and provide protection for assets.

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Consider your goals

Your goals, and the importance of each, are deeply personal to you. You may have some on your mind right now, or you may need help prioritizing what's important to you. RBC WealthPlan incorporates a conversational approach to identifying your goals and assigning an importance based on needs, wants and wishes.

How prepared are you for retirement?

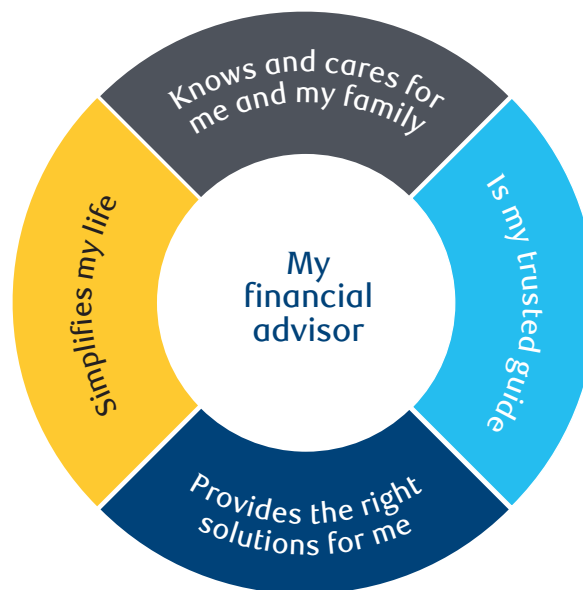
More than likely, the primary reason you save and invest is to finance your retirement. But before you can determine your retirement preparedness, you will need answers to these three questions:

- How much money will I need?
- Where will it come from?
- How long will it last?

Don't worry if you don't know the answers yet; your RBC Wealth Management financial advisor and RBC WealthPlan can help. The answers to these questions may change over time and will be dependent on the following factors:

- Retirement income sources
- Current and future health status
- Loss tolerance
- Willingness to save
- Desired legacy

As life and your expectations change, we can easily update your RBC WealthPlan to help confirm you remain prepared for what comes next.



Goals example

John & Jane's Goals				Timeline	Hide Detail
Needs		Wants		Wishes	
	Retirement - Basic Living Expense		Travel		Major Purchase
	John (2028) 65 Jane (2028) 64 Both Retired (2028-2058) \$125,000 John Alone Retired (2059-2060) \$100,000		When both are retired Recurring every year for a total of 15 times \$15,000		When both are retired \$100,000
	Health Care		New Home		
	John Medicare / Jane: Retired Before Medicare (2028) \$20,645 Both Medicare (2029-2058) \$9,286 John Alone Medicare (2059-2060) \$6,123		In 2028 \$300,000		

RBC WealthPlan, an interactive experience

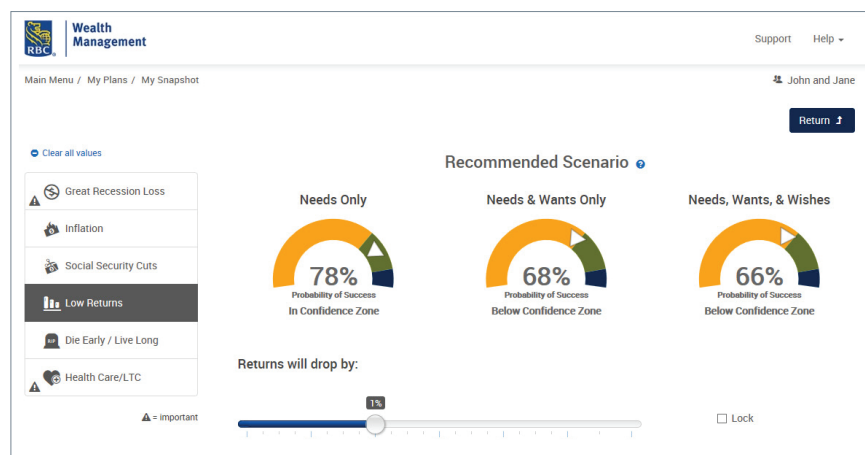
RBC WealthPlan allows you to take charge of your plan by utilizing the What Are You Afraid Of? tool. The tool focuses on plan variables that you cannot control. It allows you to see the impact of market or Social Security changes, inflation, plan returns, long-term care needs and other unexpected costs. Concerns identified through this feature are highlighted in RBC WealthPlan, reminding you to address them.

RBC WealthPlan also allows you to take charge of your plan by utilizing the Play Zone®, a tool that allows you to modify the things you can control—for example, if you retire earlier or later than you have currently planned, trade-offs that may be needed for one of your wants or wishes, and the importance of maximizing contributions during your working years. Play Zone allows you to see what is possible in retirement given the resources that you have.

Start planning for your financial future today

An RBC WealthPlan analysis gives you and your financial advisor an abundance of information about your present and future financial possibilities. From there, your RBC Wealth Management financial advisor suggests strategies to help you produce the outcomes you dream about. Call your financial advisor today to schedule an appointment.

What Are You Afraid Of? tool example



Play Zone example



Important: The projections or other information generated by WealthPlan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

Play Zone® is a registered trademark of PIETech, Inc.

About RBC Wealth Management

As your financial advisor, we take time to understand your goals and offer wealth solutions to help you realize your life vision. We know what's important—the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we help you manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

Why investors choose RBC Wealth Management

Clients who want to feel confident about their wealth plan and goals select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

What you can expect

Our professional financial advisors strive to deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

Key facts about RBC Wealth Management

- Among the top 10 full-service brokerage firms based on assets under administration and number of advisors in the U.S.¹
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$781 billion in assets under management worldwide²
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 2,164 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities

1. Quarterly earnings release (10-Q) from peer firms.

2. As of January 31, 2023.



Royal Bank of Canada (RBC) is one of North America's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

Key facts

- Chartered in 1869
- Approximately 97,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of North America's leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

Among the world's leaders

- Top 10 bank globally¹ as measured by market capitalization, with operations in 29 countries
- RBC ranked #2 in the global "Top 100 Most Diverse & Inclusive Companies" in the 2021 Refinitiv Diversity & Inclusion Index
- Acquired City National Bank in 2015, to offer private and business banking solutions and meet a broader range of clients' financial needs in select markets in the U.S.²

Canada's leading financial institution

- Largest bank in Canada, with over US\$2 trillion³ in total assets and a Common Equity Tier 1 capital ratio of 12.7% (Basel III)³
- Multiple award winner from Celent in 2021 for leadership in digitally onboarding clients and transforming business payments
- Ranked #1 by J.D. Power in Banking Mobile App customer satisfaction among Canadian banks⁴
- RBC was ranked sixth among global banks on the Fortune "World's Most Admired Companies" list—the only Canadian financial institution to make the list (2021)

Royal Bank of Canada — consistently high credit ratings⁵

Moody's	Standard & Poor's	Fitch
Aa1 ⁶	AA- ⁶	AA ⁶
A1 ⁷	A ⁷	AA- ⁷
Stable ⁸	Stable ⁸	Stable ⁸

Top global banks⁹

Rank	Company	Market cap (US\$ B)
1	JPMorgan	411
2	Bank of America	283
3	Ind & Comm Bank of China	219
5	China Construction Bank	168
8	HSBC Holdings PLC	149
10	RBC	141

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1. As measured by market capitalization as of January 31, 2023. Source: Bloomberg.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

3. As of January 31, 2023. Q1 2023 Common Equity Tier 1 (CET1) ratio is calculated by dividing CET1 by risk-weighted assets, in accordance with the Office of the Superintendent of Financial Institutions' (OSFI) Basel III Capital Adequacy Requirements guideline. Liquidity Coverage Ratio is the average for the three months ended for each respective period and is calculated in accordance with OSFI's Liquidity Adequacy Requirements guideline. Leverage ratio is calculated using OSFI's Leverage Requirements guideline.

4. J.D. Power, 2022

5. RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

6. Ratings (as of February 28, 2023) for senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

7. Ratings (as of February 28, 2023) for senior long-term debt issued on or after September 23, 2018, which is subject to conversion under the Bail-in regime.

8. Ratings outlook.

9. As of January 26, 2023. Source: Bloomberg.

Working with a CFP® professional

When choosing a financial advisor to help you meet your wealth management goals, consider the benefits of working with someone who is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional. This well-regarded certification is awarded by the CFP® Board to individuals who meet rigorous educational, testing and ethical standards.

Education

To obtain the CFP® certification, individuals must complete a comprehensive course of study at an approved college or university covering a multitude of financial planning topics, including:

- Investments
- Estate planning
- Insurance
- Income tax planning
- Wealth transfer strategies
- Risk management
- Retirement planning
- Employee benefits
- Wealth management planning

Upon completion of the required coursework, individuals must pass a comprehensive, two-day, 10-hour examination that tests one's ability to apply the knowledge they have obtained to real-life situations. This test is considered one of the most difficult in the industry, with only a 55–60% pass rate.

Ethics

Beyond education, CFP® professionals must adhere to a strict code of ethics, upholding principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when providing service to others. These standards are monitored closely by the CFP® Board and violation of these principles can result in the revocation of the designation.

Why it should matter to you

There are a variety of attributes that you can expect from an advisor with the CFP® certification, including:

- Being well-versed in developing integrated wealth management plans
- A robust theoretical and practical knowledge of investment products and services
- An unwavering commitment to the highest ethics
- A steadfast commitment to putting your interests first

We encourage you to experience the benefits of working with a CFP® professional for yourself.



Approach to wealth management

Our priority is helping you achieve your financial objectives. Our disciplined approach is designed to identify strategies to accumulate, protect, convert and transfer your wealth based on your financial goals, which may include:

- Determining your net worth
- Analyzing your asset allocation
- Planning for retirement
- Maintaining or enhancing your lifestyle
- Preparing for a major purchase
- Protecting your family or income
- Creating a legacy
- Converting wealth to retirement income
- Selling your business or taking it public



A disciplined approach

Our approach integrates your objectives into a personalized plan that can be updated as life changes occur. We combine sophisticated investment planning tools with professional resources to help match your objectives with customized solutions. Our process includes:

- **Understanding your financial objectives —** We begin by listening to understand you and your financial objectives.
- **Gathering your current financial information —** Together, we gather specific information on your financial picture.
- **Developing strategies to assist in meeting your goals —** Next, we analyze your financial and personal information to match your objectives with sound strategies.
- **Implementing thoughtful and creative solutions —** We develop customized solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
- **Providing professional service and resources —** We help you review your financial picture in light of changing circumstances both personal and market-driven.

A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests—family, business, lifestyle and philanthropy. By taking a holistic approach to your financial goals, we can implement an appropriate level of asset management and coordination, while being mindful of tax and estate implications.

Investment services

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies aimed to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position

Credit solutions

- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies

Customized planning

- Wealth management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate services and multigenerational wealth planning services

Cash management

- Access to a set of customized, integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Cash Management Account
- Online bill pay and electronic funds transfer
- Cash sweep choices, including FDIC-insured deposits
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and Apple Pay®

Capital Markets

- Premier investment bank, 9th largest global investment bank, according to Dealogic, based on global investment banking fees, Q1/23
- Over 19,500 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- 63 offices in 18 countries around the globe

Our mission is to help clients thrive and communities prosper.

Professional trustee services¹

- Multi-jurisdictional planning and cross-border tax awareness
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited offers personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options. Both offer estate or trust/estate settlement

Insurance and annuity services

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

Executive services and employee solutions

- Deferred compensation and insurance solutions
- Restricted securities transactions, liquidity, execution, reporting and processing; proactive block sales
- Liquidity strategies for large blocks of concentrated holdings
- Net unrealized appreciation strategies
- Affiliate trading programs (10b5-1 plans)
- Buy-sell agreements and key person funding

Corporate services

- Investment banking services including equity and debt underwriting, IPOs, private placements, private investment in public equities, and lending
- Employer-sponsored retirement plans
- Institutional consulting services
- Employee ownership plan consulting and implementation, including online administration and execution for public and private companies
- Corporate share repurchases
- Hedging and monetization strategies, tax efficiency and asset protection
- Directed share programs

Banking and lending offered through City National Bank²

City National Bank was created to advance the financial success of entrepreneurs, professionals, businesses and families. They are recognized for their ability to create personalized banking relationships through extraordinary service and proactive advice.

City National's solutions include:

- Personal and business loans and lines of credit
- City National Visa® personal and commercial credit cards³
- Residential mortgages and home equity lines of credit
- Trust services
- Personal and business deposit accounts
- Equipment financing⁴
- Treasury management

Trust services are provided by third parties. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

1. Professional Trustee services are offered to RBC Wealth Management clients by RBC Trust Company (Delaware) Limited (RBC Trust), Comerica Bank & Trust, N.A. and TCA TrustCorp America which may serve as trustee. RBC Capital Markets, LLC, is a subsidiary of Royal Bank of Canada (RBC), and RBC Trust is a subsidiary of City National Bank. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank. Loans and lines of credit are subject to credit and property approval. Additional terms and conditions apply. Not all applicants will qualify. Home equity lines of credit are not available in Texas.

City National Bank Member FDIC. NMLSR #536994/Equal Housing Lender 

3. Visa is a registered trademark owned by Visa International Service Association and is used under license.

4. Equipment financing and leasing are offered by First American Equipment Finance, a subsidiary of City National Bank, and are subject to credit approval by, and documentation acceptable to, First American Equipment Finance. For California clients: Loans made or arranged pursuant to a California Finance Lenders Law license. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring clients to First American Equipment Finance.

Women reach new heights

Whether by choice or by circumstance, women are increasingly in roles where they must be responsible for their long-term financial security. In fact, the vast majority of women will be in charge of their family finances at some point in their lives by choosing to remain single, experiencing divorce or simply living longer than men.



Women face unique challenges that underscore the need for financial planning.

- Women have a longer average lifespan and may need to plan for longer retirements and greater health care expenses.
- While women have high expectations for their careers and financial lives, a lack of financial confidence can undermine their wealth plan.
- When it comes to managing investments, only 52% of women say they are confident compared to 68% of men—even when they post the same financial literacy scores.¹
- Women recognize the need for more financial help, yet often fail to make it a priority in their busy lives.

Financial security begins with a plan.

A financial professional you trust, and a plan that you create together, can help you accomplish your financial priorities—and move toward your vision of the future with confidence.

Ensuring the financial empowerment of women

Whether building a career, working inside the home, partnered, married, divorced, widowed or solo, it's important for women to take an active role in their financial lives.

At RBC Wealth Management, we are committed to delivering insights that educate, equip and engage you on your financial journey.



1. Women and Financial Wellness: Beyond the Bottom Line, AgeWave 2018.

Know your money mindset

Money plays into all aspects of a person's life. It is woven into the fabric of your relationships, dreams, fears, successes, failures and struggles. How you feel about money is shaped by your personal experiences and by those who have influenced you in life: parents, grandparents, spouse, friends, teachers and more.



Money reverence

These individuals are convinced that more money will solve all of their problems and that money brings power and happiness.



Money avoidance

People with this trait believe that money is bad, that wealthy people are greedy and that they don't deserve money.

Identify your money script

According to financial psychologist Dr. Brad Klontz, we develop one of four main "money scripts," or money personalities that drive financial behavior throughout our lives.

Which money script do you most identify with?



Money status

These individuals believe that owning the newest and best things confers status.



Money vigilance

People with this trait embrace frugality, are committed to saving and are discreet about how much they have or make.



Create your own money mantra

A money mantra is a personal motto you can repeat over and over again to help create new, healthier money scripts. It's a powerful way to remind yourself to make better financial choices at every opportunity.

Notes

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