



The Linn Group

Strengthening your financial securitySM



Wealth
Management
The Linn Group

The Linn Group

With a steadfast commitment to supporting our clients through life's milestones and challenges, we seek to understand your financial objectives, educate you about your financial picture and build a robust portfolio.

Our goal is to develop a fortified wealth management plan, with smart strategies and creative solutions to aid in your major life decisions.

We view financial advising not simply as investment advice, but as personalized financial education that provides professional service and resources, which will help you feel secure and well-guided. Your money is invested with the same care and attention with which we invest our own money and our family's money.

Since 1968, our team has been managing the wealth of four generations of families over the course of five decades. Educating, collaborating and strengthening your financial security is what we do.

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.

Our values

Like you, we are driven by a strong sense of what's most important.

That's why we've chosen to share our values outwardly.

They are our change. Our charge.

Our goal is that these values can be felt in every interaction you have with us.



Commit to continuity

We value relationships, dedicating ourselves to every client and to the communities we proudly serve.



Clear the path

We value the power of forward-looking and clarity to bring the focus, hone priorities and illuminate the path ahead.



Deliver the difference

We value the uniqueness of each client, each reality and each distinct vision.



Elevate the potential of great wealth

We value the impact that great wealth allows to elevate opportunities for positive change.

Our wealth management process starts with you

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 smart, customized strategies — 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 review your situation to help confirm your financial objectives are being met.

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



*Banking products and services are provided by affiliate banks.
Trust services offered through third parties.
RBC Wealth Management does not provide tax or legal advice.

Getting to know you

Our goal is to understand your financial objectives, gather your current financial information, develop smart strategies, and implement thoughtful and creative solutions.

Our tools help make sure we understand the most relevant aspects affecting your potential investment strategies.

The image displays several overlapping worksheets from 'The Linn Group Information Gathering Worksheet'. The most prominent worksheet includes the following sections:

- PERSONAL INFORMATION:** Fields for Name, Social Security Number, Date of Birth, and Current Address.
- INCOME:** A table to record all sources of income, including Salary, Dividends, and Interest, with columns for Amount and Frequency.
- ASSETS:** A table to list all assets, including Cash, Bonds, Stocks, and Real Estate, with columns for Description, Value, and Location.
- LIABILITIES:** A table to list all liabilities, including Mortgages, Credit Cards, and Other Loans, with columns for Description, Balance, and Interest Rate.
- DEFERRED COMPENSATION:** A section for recording 401(k), 403(b), and other retirement plans, with columns for Plan Name, Balance, and Vesting Status.

Other overlapping worksheets show sections for 'Other Assets/Business Information' and 'Other Information'.

The Linn Group Information Gathering Worksheet

Our investment philosophy

We believe that our investment philosophy distinguishes us from most advisors and investment firms.

Most advisors' investment approach is premised on passive strategic asset allocation. That is, they will allocate a client's portfolio to a broad selection of mutual funds based on the size of the companies invested in and management styles. Many advisors express that they use this approach because the "diversification" adds an extra measure of safety.

This may be the case, but few funds outperform the S&P 500 and those that do only manage to outpace it slightly. If you add the frictional costs of fund ownership, many investors using this style may actually underperform the market benchmarks over extended periods of various market environments.

Our approach is significantly different.

Our investment philosophy is based on five pillars:

1. Process

We look for portfolio managers and research analysts that have a clearly defined process. The process must be repeatable and teachable. We also look for a process that may evolve over time but doesn't change much in the short term. If we can't understand the research process, we end the due diligence research at this step.

2. People

We want people with strong convictions in themselves and their firm. They must "eat their own cooking" by committing a substantial portion of their net worth to their firm's investment products and/or the ownership of their firm.

3. Portfolio

We look for portfolios unique to the market. Some unique qualities could include the ability to invest globally and across market capitalizations, concentrated portfolios and the ability to make tactical decisions based on changing market conditions.

4. Protection on downside

We are willing to give up potential upside gain for a strategy that attempts to protect capital in down markets.

5. Performance

We look for managers who have provided excellent long-term performance. Performance should be judged over a three- to five-year market cycle.

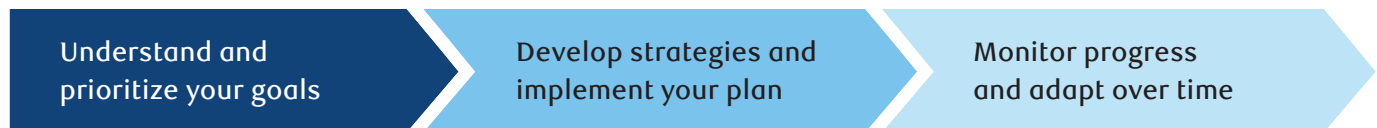
Plan for your financial future with an RBC WealthPlan analysis

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?

RBC WealthPlan helps develop your personal plan using a conversational approach. Through this conversation, we better understand your current financial situation, identify your life goals and determine what steps you can take to

meet them. Plus, it offers you the ability to weigh certain decisions and determine what is best for you and your family. With RBC WealthPlan, we can create a personal analysis based on your vision for retirement.

Understanding and prioritizing your goals



Identify goals: you, your family, and your business interests



Travel



Car



Gift or donation



Home improvement



Celebration



Major purchase



Private school



Wedding



Provide care



College

Take charge

RBC WealthPlan 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.



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.

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

More information can be provided upon request.

Personalized wealth management coaching may include:

Investment	Review of portfolio	Account aggregation
	Asset allocation	Review of outside accounts (e.g., 401(k))
	Time horizon planning	Stock concentration
	Withdrawal strategies	
Cash flow and budget	Cash management	Personal lending solutions
	Review of income sources	Credit access line
	Setting and funding goals	Mortgage review and strategies
	Expenses and budgeting	Commercial real estate financing
	Debt management	
Insurance	Review of existing policies	Disability insurance analysis
	Life insurance needs analysis	Liability coverage
	Long-term care planning	
Tax considerations	Tax-sensitive investing	Tax-loss harvesting
	Review of realized gains and cost basis	Continued partnership with your tax professional
	Roth conversions and backdoor Roth contributions	Carry forward losses
Retirement	Retirement goal setting	Annuities and pensions
	Social Security review and strategy	RMDs and distribution strategies
	Cash flow analysis	Self-employed plans
	IRA contributions and Roth conversions	Establishment of 401(k) plans for businesses and nonprofits
	Review of employer-sponsored plans	
Legacy and estate planning services	Gifting and charitable giving	Establishing trusts
	Qualified charitable distributions (QCDs)	Beneficiary reviews
	Gifting appreciated securities	Consultation and review of wills, trusts and powers of attorney
	Donor-advised funds (DAF)	Estate taxes
	College planning	Corporate trust services
	529 college savings plans	Continued collaboration with your estate planning legal professional
	Roth IRA for children	
	UGMA/UTMA	

Customized wealth planning and portfolio recommendations

Based on your financial position and objectives, you will receive customized wealth planning recommendations, which may include the following examples.

Wealth planning example recommendations:

- Retirement funding
- Family protection
- Cash management and planning
- Charitable gifting
- Debt management

Investment example recommendations:

- Asset allocation
- Tax planning considerations



Work with The Linn Group to live your plan.

Keep up to date with how you are tracking toward your plan. Using our aggregation system, you can link external accounts to keep the plan fresh and see how it is responding to market changes.


+


Collaborate for planning


+


Review and engage


+


Aggregate your financial life

Institutional client services

We offer institutional consulting to address the specific needs of clients who are responsible for large pools of assets.

Services include:

- Asset allocation
- Investment selection
- Performance monitoring
- Establishment and monitoring of investment policy
- Assist boards of directors and investment committees and provide support as needed

Clients include organizations such as hospitals, private and public retirement plans, private schools, foundations and endowments.

We believe organizations benefit most when they follow a clear and disciplined investment process. We designed our services to assist you with the concerns you face, from assessing needs and objectives and establishing investment policy to selecting investment managers and reviewing their continued performance.

We work with your organization to help develop strategies that can help achieve your investment objectives.

Our primary mission is to assist our institutional clients in meeting their financial objectives.

Step 1

Understanding financial objectives and gathering financial information — We believe the formulation of realistic investment objectives combined with flexibility to make mid-course adjustments may, in the long run, assist your organization in meeting its goals and objectives.

Step 2

Reviewing investment policy and determining asset allocation — A disciplined methodology is vital in creating an effective investment policy and in implementing an efficient asset allocation strategy.

Step 3

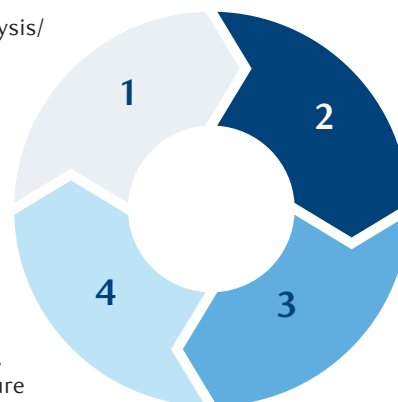
Evaluating and selecting portfolio managers — The process of searching for and selecting an investment manager is the result of analyzing both qualitative and quantitative factors and takes due diligence.

Step 4

Providing professional service and resources — We may help you review your financial picture in light of changing circumstances, both personal and market-driven.

Step 1
Portfolio analysis/
goal setting

Step 2
Investment plan/
asset allocation



Step 4
Reviewing
organization's
financial picture

Step 3
Manager
evaluation/
selection

It's important to us to give back to our communities



Here are just a few of the organizations we support

- Alumni Association of Lincoln University
- A Wider Circle
- Barnesville School of Arts & Sciences
- Cal Ripken Sr. Foundation
- Comfort Cases
- Feeding America
- Financial Alliance for Racial Equity (FARE)
- Lifeline Productions
- Montgomery County Coalition for the Homeless
- National Museum of African American History and Culture
- Parkinson's Foundation
- PAWS
- Pets Inc.
- The Children's Inn at NIH
- The Y
- Ukrainian National Women's League of America (UNWLA)
- United Help Ukraine
- USA Warriors Ice Hockey



Meet the team

Michael Riley, CFP®

Managing Director – Financial Advisor
Senior Consulting Group

Office: (301) 309-2622 | Mobile: (202) 281-9019
michael.riley@rbc.com



Michael joined The Linn Group in 2003. His areas of focus are wealth management planning and asset management. A key aspect of his role, as managing director and financial coach, involves developing financial planning strategy and financial management tactics. Michael passed the Series 7 and 66 exams. He is also a licensed life insurance and long-term

care insurance agent and has conducted seminars throughout the Metropolitan D.C. area on a variety of wealth management planning topics.

Michael graduated from American University where he received a Bachelor of Science degree in business administration with a specialty in enterprise management at the Kogod School of Business. He attained the CERTIFIED FINANCIAL PLANNER™ certification. Michael is a Kogod Road Scholar and a member of the Golden Key International Honors Society. He was also a volunteer with the IRS's Volunteer Income Tax Assistance program.

Originally from Iowa, Michael resides in Dickerson, MD, with his wife, Tatyana, and their children, Rachel, Hannah and Benjamin. He and Tatyana are a husband-and-wife financial advisor team. Michael loves horses and animals. Growing up, he competed nationally with his horse in the American Paint Horse Association shows. He currently rides and shows his horses in National Reining Horse Association competitions around the country. He is also an avid tennis player and has successfully competed at his U.S.T.A. ranking (4.5).

Credentials

CERTIFIED FINANCIAL PLANNER™

Passed Series 7 and 66 exams

Licensed by the Maryland Insurance Administration for life, accident, health and variable annuity insurance

Member of RBC Executive Council

Member of RBC Wealth Management's Premier Council (previously known as Chairman's Council)

Named as a Barron's Top 1,200 Advisor in 2022, 2023 and 2024

Forbes Best-In-State Wealth Advisor in 2023

Best of Washingtonian Magazine –
Top Financial Advisors in 2024

The 2024 Barron's "Top 1,200 Financial Advisors" award was announced March 2024. Data as of Sept. 30, 2023. The 2023 Barron's "Top 1,200 Financial Advisors" award was announced March 2023. Data as of 9/30/2022. The 2022 Barron's "Top 1,200 Financial Advisors" award was announced March 2022. Data as of 9/30/2021. The award is based on the following criteria: The individual is credentialed as a FINRA registered representative, assets under management, revenue produced for the firm, regulatory and compliance record. 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.

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 Washingtonian's "Top Financial Advisors" was announced in the January 2024 issue of the magazine. Data was collected from July 18, 2023, to Aug. 25, 2023. To compile the list, the Washingtonian distributes a survey to hundreds of professionals in the financial fields in Washington, D.C., area, conducts research and consults industry experts. The financial advisors who receive the strongest nominations make the list. They do 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.

Tatyana Riley, MBA, CDFA®

**Senior Vice President – Financial Advisor
Consulting Group**

Office: (301) 309-2619 | Mobile: (202) 308-4259
tatyana.riley@rbc.com



Tatyana joined The Linn Group in June 2018 with an extensive 15-year career in finance, technology and project management. She passed the Series 7 and 66 exams, is a licensed agent for life, long-term care and variable annuity insurance, and is a Certified Divorce Financial Analyst®. Tatyana prides herself on her integrity, attention to detail and

resourcefulness.

Prior to joining RBC Wealth Management, Tatyana spent eight years with Marriott International. Most recently she served as a director in Marriott's Corporate Financial Strategy and Analysis group, supporting the CFO, investor relations and treasury with the board of directors' meetings and analyst conferences, business cases and financial analyses. Previously, she was the business management director for Marriott's Information Technology infrastructure organization.

In her early career, Tatyana served as a financial analyst for Lockheed Martin, where she helped close multiple acquisitions as part of the corporate mergers & acquisitions (M&A) team. She is a graduate of Lockheed Martin's competitive finance leadership development program (FLDP). Tatyana earned a Bachelor of Science degree, with a double major in finance and information systems, from the University of Maryland Robert H. Smith School of Business. She also earned a Master of Business Administration from the Georgetown University McDonough School of Business.

Tatyana has lived in the Washington, D.C., area since she moved from Ukraine in 1992. She and her husband, Michael, reside in Dickerson, MD, with their three children, Rachel, Hannah and Benjamin, as well as their dogs, cats, horses, donkeys and chickens. Tatyana enjoys volunteering and has served as a puppy raiser for the Guide Dog Foundation for the Blind and as a coach for Girls on the Run.

Credentials

Passed Series 7 and 66 exams

Licensed by the Maryland Insurance Administration for life, accident, health, and variable annuity insurance

Certified Divorce Financial Analyst® (CFDA®)

Treasurer of the Board of Trustees for the Barnesville School of Arts and Sciences

Fluent in Russian (speaking, writing and reading)

Brandon Hall, CFP®

Senior Financial Associate

Office: (301) 309-2629 | Mobile: (202) 734-9784
brandon.hall@rbc.com



Brandon joined The Linn Group in July 2022 as a senior financial associate, bringing a wealth of experience and a robust educational background to the team. With licenses in life and health insurance, along with certifications including the SIE, Series 7 and 66 exams, Brandon is well-versed in offering a comprehensive approach to wealth management. His dedication to

professional development led him to achieve the CERTIFIED FINANCIAL PLANNER™ certification through Northwestern University in March 2024.

Prior to joining The Linn Group, Brandon honed his skills at Strategic Financial Associates in Bethesda, Maryland. He has a Bachelor of Science degree in finance and risk management from the University of South Carolina at Darla Moore School of Business, where he consistently excelled academically, earning a place on the president's honor roll for four consecutive years. During his college years, Brandon gained invaluable experience through internships in wealth planning and accounts payable.

Outside the office, Brandon's passion for golf takes center stage, as he eagerly seizes every opportunity to play. A lifelong resident of the Washington, D.C., area, Brandon also enjoys spending quality time with loved ones, indulging in his love for alternative music and staying active through workouts and sports like ice hockey. Furthermore, Brandon is deeply committed to giving back to his community through volunteer work. He has been involved in fundraising efforts for a nonprofit, no-kill animal rescue organization and generously donates his time to the Parkinson's Foundation.

Credentials

CERTIFIED FINANCIAL PLANNER™

Passed Series 7 and 66 exams

Licensed by the Maryland Insurance Administration for life, accident, health and variable annuity insurance

Linda Lang

Senior Registered Client Associate

(301) 309-2699 | linda.lang@rbc.com



Linda joined The Linn Group as a senior registered client associate in January 2006. With more than 35 years of dedicated experience in the financial industry, her journey began in the Frederick, MD, office of Ferris, Baker Watts. She later transitioned to the Germantown, MD, branch, where she ascended to the role of branch administrator before assuming her

current position. Linda is known for her unwavering commitment to client satisfaction and is passionate about providing exceptional service.

Linda is deeply rooted in the Western Howard County side of Mt. Airy, MD, where she grew up on a dairy farm. Although her family no longer farms, she still resides there, having raised her two wonderful children in the same place. Her son continues to live at home, while her daughter is happily married.

Beyond the office, Linda enjoys kickboxing and exercising to stay fit. She also enjoys dining out and cherishes the moments spent with family and friends.

Credentials

Passed Series 7 and 63 exams

Dawn McCoy

Senior Client Associate

(301) 309-2631 | dawn.mccoy@rbc.com



Dawn joined The Linn Group in August 2014 as a client associate. She brings more than 25 years of experience in managing a full range of administrative and operational responsibilities to her role. Her career began in 1990 at Ferris, Baker Watts (acquired by RBC Wealth Management in 2008), as the branch cashier in their Washington, D.C., office. A year later,

she moved to the retirement services department, where she advanced to the role of IRA operations manager. It was during this period that she honed her skills of diplomacy, judicious decision-making and effective communication. A highlight of her career at RBC Wealth Management has been serving a two-year term as a board member of the RBC WM Foundation.

Dawn earned her Bachelor of Arts degree in finance from the first degree-granting HBCU – Lincoln University of Pennsylvania. She is an active life member of its alumni association and has worked in various capacities, most recently as chair of the National Program Committee. Committed to public service, she is a life member of the public service sorority, Delta Sigma Theta Sorority Inc., helping to fill the gap with community resources. She volunteers at her church, helping to eradicate food insecurity, and she also serves as a program associate at the Smithsonian's National Museum of African American History and Culture.

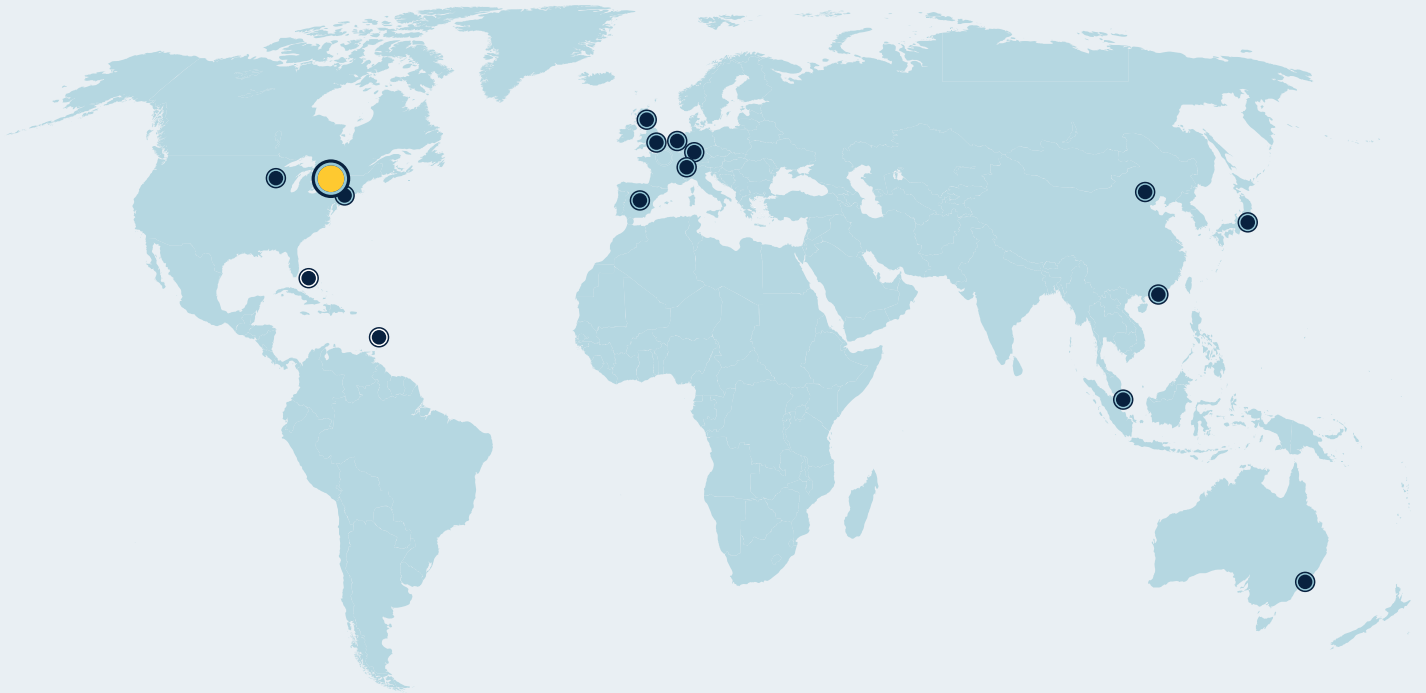
Originally from Boston, Dawn has lived in the Washington, D.C., area since graduating from college. Her passion for cultural arts programming and community engagement keeps her joyfully active along with her role as the “advisor” to her two grown children.

The Linn Group client strategies team

At every step, and for every unique challenge, a dedicated team of RBC professionals work together to support, plan and carry out your vision.



Worldwide capabilities



RBC: Key facts

Operating for over
150 years



More than
98,000
employees worldwide



Top 15 bank globally based on
market cap¹
\$137 Billion



Global footprint and
resources—operations in
29
countries



Best bank
for sustainability and
ESG thought leadership²



\$140+ million given
globally through cash donations
and community investments³

(including support to mitigate the economic
impact of the COVID-19 pandemic)



Among the
Top 10
full-service brokerage
firms in the U.S.
by assets⁴



1. As of April 30, 2024. Source: Bloomberg.

2. WealthBriefing Wealth for Good Awards 2022.

3. Source: Environment, Social and Governance (ESG) Performance Report 2021.

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

RBC Wealth Management is an affiliate of RBC.

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
- 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, 10th largest global investment bank, according to Dealogic, based on global investment banking fees, Q2/24
- Over 21,500+ clients worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- 60 offices in 16 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. It is recognized for the ability to create personalized banking relationships through extraordinary service and proactive advice.

City National Bank'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. No information, including but not limited to written materials, provided by RBC WM should be construed as legal, accounting or tax advice.

2. City National Bank is an affiliate of RBC Wealth Management, a division of RBC Capital Markets, LLC, an SEC-registered investment adviser, and Member NYSE/FINRA/SIPC. Registration as an investment adviser does not imply any level of skill or expertise.

Deposit products and services are offered by City National Bank (CNB). Member FDIC. These products and services are not SIPC insured and are subject to CNB's terms and conditions. CNB and RBC Wealth Management (RBCWM) are subsidiaries of the Royal Bank of Canada. RBCWM and/or its employees may receive compensation from RBCWM for referring clients to CNB.

Loans and lines of credit are subject to credit and property approval. Additional terms and conditions apply. Not all applicants will qualify.

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.

The Linn Group

Strengthening your financial securitySM

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**Wealth
Management**
The Linn Group

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