

THE SCHARDT – JORGENSEN GROUP

There's Wealth in Our Approach.™

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**Wealth
Management**

NEW CLIENT EXPERIENCE AND ON-BOARDING

DISCOVERY PROCESS – (DAY 1)

- Initial client meeting and introduction with the objective of determining compatibility
- Open discussion regarding goals, values, needs, concerns and any challenges to achieving a positive outcome
- Determine risk tolerance and investment time horizon

INVESTMENT STRATEGY MEETING – (DAYS 5-10)

- In-person meeting to discuss investment strategy and implementation
- Collect and organize financial statements and documents (insurance policies, brokerage, bank, 401(k)s, trusts, wills)
- Open necessary account(s) complete transfer forms and all necessary paperwork

TRANSFER CONFIRMATION AND ONLINE ACCESS – (DAY 15)

- Client associate contacts new client with transfer update and walks the client through the RBC Wealth Management Online Account Access registration process

EXECUTE INVESTMENT STRATEGY – (DAY 15-30)

- Investment strategy implementation and begin Personal Needs Analysis

FORTY FIVE DAY FOLLOW-UP MEETING – (DAY 30-60)

- Review first statement in detail and provide team website tutorial
- Review the wealth management process and set timetable and expectations

SIXTY DAY FOLLOW-UP CALL – (DAY 60-90)

- Personal Needs Analysis review and begin developing a comprehensive wealth management plan
- Discuss insurance review results
- Schedule “Wealth Management Implementation” meeting

NINETY DAY MEETING – (DAY 90)

- Review wealth management plan and begin implementation
- Explain tiered communication agreement and develop schedule for future reviews
- Implement strategy

OUR COMMITMENT TO YOU

You are a valued client and we are dedicated to providing you the most professional and personal service possible.

To better serve you, we have outlined some of the most common questions you may have as a new client. While some of the answers may change over time, we hope you will find this information helpful.

If you have any questions, please do not hesitate to call.

OFFICE HOURS

Our team services clients out of two locations; Charlotte and Wilmington, North Carolina. Both offices are open Monday through Friday from 8:00 a.m. to 4:30 p.m., except for holidays.

ACCOUNT STATEMENTS

Understanding your monthly statements is extremely important. We ask our clients to please call us at their convenience after they receive their first statement. We are happy to review your statement with you and address any questions.

HELPFUL ACCOUNT DOCUMENTS TO RETAIN

We recommend that you retain at least the following paperwork:

- Year end summary statements
- 1099 statements
- Copy of your new account paperwork

MARKET HOURS

We are available to accept investment orders from 8:00 a.m. to 4:30 p.m. Market orders placed between the hours of 8:00 a.m. and 4:00 p.m. will be executed the same business day. Orders placed after 4:00 p.m. will be completed on the next business day.

ADMINISTRATIVE REQUESTS

Client associates, Sue, Elaine, and Katharine are available to handle all operational and administrative requests that you may have. Listed below are just a few examples.

- Disbursement of funds
- Account maintenance requests
- Statement copies/questions
- Account paperwork/reports

INVESTMENT REQUESTS

If you have an investment request and we are unable to take your call, please leave a message and we will return your call promptly. If you have a time-sensitive request such as a market order, Sue or Katharine can assist you.

TRADE DATE AND SETTLEMENT DATE

Trade date is the date your transaction is initiated, which will normally be during market hours. Settlement date is the date funds must be deposited to your account for purchases and the day money is available from sales. Both dates are provided for you on the transaction confirmation you receive in the mail and/or view online after a purchase or sale of securities. The settlement date for most securities transactions is three business days after trade date by mandate of the Securities Exchange Commission (SEC). Other securities transactions may have shorter settlement periods. Funds must be deposited by the settlement date, or your account will be charged a delinquent trade fee.

DEPOSITS

Branch offices of RBC Wealth Management cannot accept cash, but we do accept:

- Personal checks
- Business checks
- Wire transfers
- Electronic funds transfer with proper ID and procedures

Deposits received by 1:00 p.m. will typically be deposited to client accounts the same day. Checks received after 1:00 p.m. will be deposited the following business day. *Checks must be made payable to RBC Wealth Management. We cannot accept third-party checks.*

ACCESSING YOUR FUNDS

We encourage you to look at the advantages of RBC Wealth Management's cash management service, Investment Access[®]. Some of these benefits include:

- **Check-Writing** — Gain the ability to write checks from your money market account. This feature saves you time by providing you with immediate access to your money.
- **Electronic Funds Transfer** — Moving money electronically helps you eliminate the need to go to the bank and write and mail checks.

If you are not currently enrolled in Investment Access, you can make a request for a withdrawal of funds from your money market by calling during business hours. Checks from your account are made payable to the name(s) on the account and mailed to the address on record.

Requests for withdrawals payable to a third party must be in writing and signed by all parties listed on the account.

For more information on Investment Access or to make a request for a withdrawal of funds, contact any of our client associates.

ONLINE ACCOUNT ACCESS

We also encourage all of our clients to register for online account access, providing you access to your account information 24 hours a day, seven days a week.

Registering is fast and easy. Simply follow these instructions:

1. Gather the account numbers of the RBC Wealth Management accounts you'd like to view online.
2. Go to our website at www.SchardtJorgensenGroup.com and click "Register Now" in the Access Your Account section.
3. Complete the entire application. We cannot process your registration unless we have all the necessary information.
4. After completing the application, click Submit to send it to us. For many account types you will have immediate online access. For requests that need additional validation, you will receive your access confirmation or a status update in the mail within three to seven business days. Please note: The User ID and password you select will not be included in any communication after registration, so please write them down and keep them in a secure place. Please do not share your password or User ID with anyone.

Once you are registered we hope you find the site self-explanatory. If you need assistance please contact us.

CLIENT MEETINGS

The frequency of client meetings will vary depending on your desire for communication. We recommend that we meet at least annually to review your investments. As your investment needs change, please let us know immediately so we can adjust your investment plan to reflect those changes.

SERVING YOUR NEEDS

Keeping you well informed and educated about your investment portfolio is something we take seriously. If you think of anything we could do to further elevate the service you experience, please let us know. *Your feedback is invaluable. The best way for you to let us know that we are serving you well is to refer us to your family and friends.*

UNDERSTANDING OUR INVESTMENT ADVISORY SERVICES

There's Wealth in Our Approach

We take 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 that 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	1.75%
\$100,000 - \$249,999	1.50%
\$250,000 - \$499,999	1.50%
\$500,000 - \$999,999	1.25%
\$1,000,000 - \$2,999,999	1.00%
\$3,000,000 - \$4,999,999	.90%
\$5,000,000 - \$9,999,999	.80%
\$10,000,000 - \$24,999,999	.70%
Over \$25,000,000	.60%

* 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.

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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.

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