

# WE Wealth Management Group



Wealth  
Management



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 team

## Value proposition and beliefs

Our philosophy is based on the value of collaboration. Putting your interests first means taking the time to understand your individual needs, goals and the dreams that you have for yourself, your family and your future. This deep understanding, combined with the powerful global resources we are able to access on your behalf, lay the foundation for your relationship with RBC Wealth Management.

## What's important to you?

At RBC Wealth Management, your priorities are the foundation for our relationship with you.

## Value proposition

We act as a personal wealth management financial advisor for our clients by helping individuals, families and small business owners with a wide array of financial matters.

## Beliefs

- Clients come first.
- Effective financial advice is based on expertise and teamwork.
- Building a wealth plan requires an understanding of your values, goals, relationships, assets, advisors, process and interests.
- Integrity is essential.
- Commitment to lifelong learning through continuing education and earning credentials.
- Our success is measured by the trust gained from our clients.
- We must listen, understand and care.

## How we manage your wealth

The WE Wealth Management Group was founded on a wealth management vision that grew out of a long

and successful working relationship among our group's principals. Simply put, we believe clients benefit from a team of financial advisors with complementary skills. We believe advanced planning is critical in the management of your wealth. Advanced planning includes: wealth enhancement planning, wealth transfer, wealth protection, generational planning and charitable giving advice.

We believe asset allocations that take into account both the long-term trend of prices in an asset class and shorter-term market momentum can be the foundations of portfolios that can help you pursue your goals over time.

Our approach to determining value and choosing investments, combined with tactical strategies in specific market environments, allows us to create a broad range of portfolios that can help meet a client's income needs and investment horizons.

Our process follows three basic principles:

- Be reasonable—always look at the facts in front of you.
- Be rational—look beyond emotional factors in your evaluations.
- Be logical—review the full case before making a decision.

There is art and there is science in our approach to creating the allocation structure and the underlying investments in the portfolios we offer. At the same time, there are no secrets. The workings of our approach is frequently laid out for your review.

**“Managing portfolios with taxes in mind is central to our philosophy. Just as stock and bond markets change, tax laws change.”**

**—Paul E. Westphal, CIMA®**  
Financial Advisor

# What we provide

## Our wealth management formula

$$WM = IC + AP + RM$$



$$\begin{aligned} WM \text{ (wealth management)} = & \\ & IC \\ & \text{(investment consulting)} \\ & + \\ & AP \\ & \text{(advanced planning)} \\ & + \\ & RM \\ & \text{(relationship management)} \end{aligned}$$

$$IC \text{ (investment consulting)}$$



Management of investment elements to help maximize the probability of clients achieving what is important to them.

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Review of impact of taxes
- Investment plan

$$AP = WE + WT + WP + CG$$



$$\begin{aligned} AP \text{ (advanced planning)} = & \\ & WE \\ & \text{(wealth enhancement: tax} \\ & \text{considerations and cash flow planning)} \\ & + \\ & WT \\ & \text{(wealth transfer: transferring wealth} \\ & \text{effectively; may not be within a family)} \\ & + \\ & WP \\ & \text{(wealth protection: risk mitigation and} \\ & \text{transferring risk to insurance company)} \\ & + \\ & CG \\ & \text{(charitable giving: maximizing charitable impact)} \end{aligned}$$

$$RM = CRM + PNRM$$



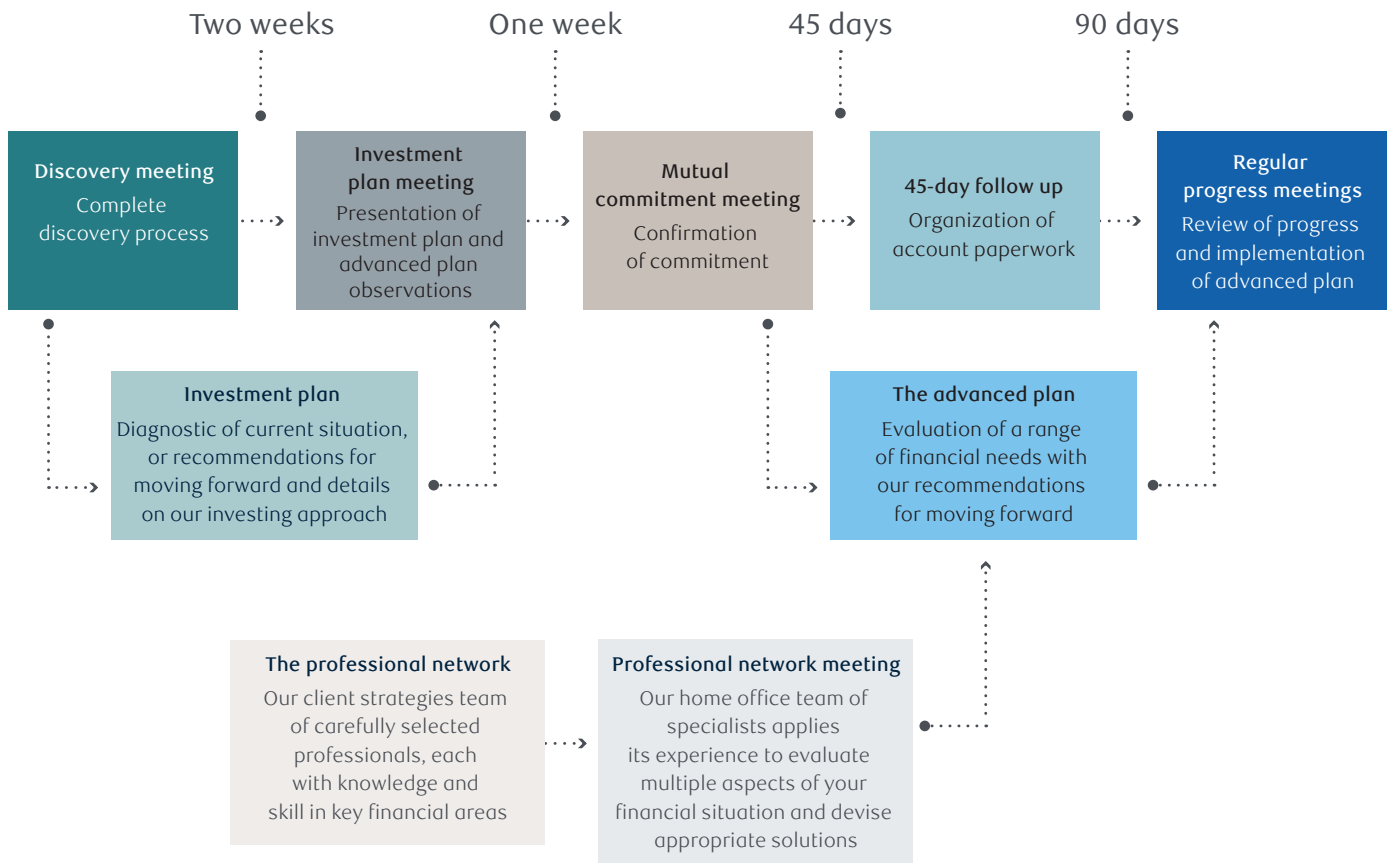
$$\begin{aligned} RM \text{ (relationship management)} = & \\ & CRM \\ & \text{(client relationship management)} \\ & + \\ & PNRM \\ & \text{(professional network} \\ & \text{relationship management)} \end{aligned}$$

“The foundation of our practice is planning.”

–Tyler Briggs, CFP®  
Financial Advisor

# How we serve

## WE process



“Our WE process sets us apart from other advisors.”

–Blaine Gibson, CFP®, CPFA™  
Financial Advisor

# About our team

**Paul E. Westphal, CIMA®**  
**Senior Vice President – Branch Director**  
**Senior Portfolio Manager – Portfolio Focus**

(262) 241-6341 | paul.westphal@rbc.com



## Background

Paul has more than 30 years of experience in wealth management. His experience includes maintaining relationships with key clients as well as developing asset allocation and investment management strategies. Paul is also active in our community with his time, talent, ties and treasure. He has been an active

supporter of the Greater Milwaukee Foundation Hubert J. Mueller Society, Milwaukee Community Service Corp, Milwaukee Rotary, Big Brothers Big Sisters, Humane Society and the Milwaukee Concours d'Elegance. However, youth mentoring is Paul's primary passion when working to make communities better. Paul enjoys, classic cars, wine and fine dining, fishing, hunting and golf. Paul resides in Milwaukee with his wife, Lisa, and their three dogs: Buddy, Lucy and Jack.

## Education

Paul graduated from the University of Wisconsin–Milwaukee with a Bachelor of Business Administration degree in finance and subsequently attained his Certified Investment Management Analyst® designation through the Wharton Business School.

## Team role

Paul guides the group on issues of team investment strategy, construction and marketing. He leads the WE Wealth Management Group Investment Policy Committee.

**Tyler R. Briggs, CFP®**  
**Senior Vice President – Financial Advisor**  
**Senior Portfolio Manager – Portfolio Focus**

(262) 241-2326 | tyler.briggs@rbc.com



## Background

Tyler has more than 20 years of experience in the financial services industry. He develops and manages client relationships with individuals whose financial needs go beyond investing. Tyler was the past president for the Thiensville-Mequon Rotary Club, an alumni of the Greater Milwaukee Foundation

(GMF) Community Adviser & Ambassador Network (CAAN), member of the GMF Herbert J. Mueller Society and past treasurer of Safe and Sound Milwaukee. Tyler enjoys being with family and taking his daughters to dance, hockey, gymnastics and softball. Additionally, Tyler is also a Wisconsin Badger enthusiast, foodie and golfer.

## Education

Tyler graduated from the University of Wisconsin–Milwaukee with a Bachelor of Business Administration degree in marketing. He subsequently obtained his CERTIFIED FINANCIAL PLANNER® certification through Northwestern University.

## Team role

Tyler leads our wealth planning as a CERTIFIED FINANCIAL PLANNER® practitioner. Tyler is the managing partner of the team and handles all day-to-day aspects of the WE Wealth Management Group.

**Scott Bern**  
**Senior Vice President – Financial Advisor**  
**Portfolio Director Group**

(262) 241-2331 | scott.bern@rbc.com



**Background**

Scott began his career as financial advisor in 1988 with Smith Barney and brought his experience and dedication to RBC Wealth Management in 2007. He is passionate about helping clients achieve their financial goals and build lasting relationships based on trust. As

a dedicated community member, he serves as a board member of the Mequon-Thiensville Sunrise Rotary. He lives in Mequon Wisconsin with his wife, Cara. Outside of work, Scott enjoys spending time with his daughter, Sophia, cooking for others, working in the yard and spending time with family at their home in Sister Bay, Wisconsin.

**Education**

Scott earned a Bachelor of Science degree in education with a major in economics from the University of Wisconsin–Madison. He passed the Series 7, 63 and 65 exams and holds life and annuity insurance licenses. His practice serves clients across 24 states, providing financial guidance tailored to each individual's needs.

**Team role**

Scott is responsible for team quality control. He looks carefully at all touch points in our ongoing client relationships.

**Blaine Gibson, CFP®, CPFA™**  
**Vice President – Financial Advisor**

(262) 241-6342 | blaine.gibson@rbc.com



**Background**

Blaine is a financial advisor and CERTIFIED FINANCIAL PLANNER® practitioner with over 30 years of experience in the financial services industry. Blaine develops and manages client relationships with a focus on like-minded community influencers. Blaine serves on the board of trustees for Ripon College as well as the board

for the Greater Milwaukee Foundation. Blaine is a former board of regents member for Mount Mary University. He is an honorary committee chair for the Fellowship Open, founded to promote and inspire young African American young men in business and foster support, diversity and inclusion in the business community. Blaine is a past president of the board of directors of the Cedarburg Art Museum and previously served on the Cedarburg Mayor's Diversity Task Force, the Cedarburg Public Arts Commission and the board of the Greater Cedarburg Foundation. In his spare time Blaine loves golfing, watching sports and spending time at the lake.

**Education**

Blaine graduated with a Bachelor of Arts degree from Ripon College and holds the CERTIFIED FINANCIAL PLANNER® certification and the Certified Plan Fiduciary Advisor designation.

**Team role**

Blaine focuses on wealth management planning and leads the group's educational efforts at the University of Wisconsin–Milwaukee, Concordia University and Ripon College.

**Aris Bofiles, CPFA™**  
**Vice President – Financial Advisor**

(262) 241-6343 | aris.bofiles@rbc.com



**Background**

Prior to his finance career, Aris was a counselor for young boys at St. Charles Boys Home and St. Mary's Hill Hospital. He takes great pride in his work helping many troubled youth. Aris has a strong relationship with his church, St. Constantine and Helen Greek Orthodox Church. He is also very involved with his two boys'

schools. Aris has more than 20 years of experience in the financial services industry. He crafts customized portfolios for key clients while being the principal relationship manager.

**Education**

Aris graduated with a Bachelor of Science degree from University of Wisconsin–Milwaukee. Aris holds the Certified Plan Fiduciary Advisor designation.

**Team role**

Aris's focus is business development for the WE Wealth Management Group. In this role, he connects the group with the marketplace through charitable and educational events and seminars.

**Greg Kostka**  
**First Vice President – Financial Advisor**  
**Portfolio Director Group**

(414) 347-7117 | gregory.kostka@rbc.com



**Background**

Greg uses his more than 25 years of experience in individual wealth management and corporate retirement accounts to tailor wealth management solutions for clients around their goals and tolerance for risk. His experience includes strategizing for defined contribution

plans like 401(k) plans and providing employee education to participants of such plans. Greg is active in his community and church. As a former college athlete, Greg continued his passion for baseball by coaching Little League. He is the planned giving committee chair for St. Paul's Episcopal Church and served as a finance committee member and outreach committee member.

**Education**

Greg earned his Bachelor of Business Administration degree in finance and real estate from the University of Wisconsin–Milwaukee.

**Team role**

Greg leads the team in tailoring solutions for our business owners who sponsor corporate retirement accounts focusing on defined contribution plans and employee education.

## Walter Taylor III Financial Advisor

(262) 291-6875 | walter.taylor@rbc.com



### Background

Walter has more than five years in the finance industry, starting with Baird in the Milwaukee headquarters. His experience as a business transformation analyst and then client specialist has provided great insight into private wealth management. His experiences include creating wealth plans and

communicating with clients. Walter serves as a mentor and coach for his alma mater University School of Milwaukee (USM). Additionally, he sits on the board of directors for Safe and Sound, while being an active member of the Greater Milwaukee Foundation (GMF) in the Community Adviser & Ambassador Network (CAAN) program. In Walter's free time, he enjoys going on hikes with his wife, going to concerts and engaging in sport leagues with his friends.

### Education

Walter graduated high school from University School of Milwaukee (USM) with aspirations of being in business. He later graduated from Benedictine University with a Bachelor of Business Administration degree double majoring in international business and economics with a minor in Mandarin Chinese.

### Team role

Walter leads the team in their next-gen initiative focusing on the future of the WE Wealth Management Group. He also leads the WE Group's social media presences ensuring all things technology are done efficiently. Lastly, Walter manages the team events, these events are designed to provide education, communication and camaraderie to our community and clients.

## Paula Burns Senior Registered Client Associate

(262) 241-2338 | paula.burns@rbc.com



### Background

Paula began her career in the financial services industry with Paine Webber in 1985 through a part-time high school internship program. With more than 15 years of back-office experience in Paine Webber/UBS' operations department, Paula gained extensive knowledge of the industry. In 2009, she joined the WE

Wealth Management Group, where she has been providing clients with the exceptional level of service that the team maintains as one of its primary goals. In her leisure time, Paula and her husband enjoy watching live music. Some of Paula's preferred activities include reading and taking her dog for long walks.

### Education

Paula attended the University of Wisconsin–Milwaukee. She passed the Series 7 exam on July 3, 2006 and the 66 exam on December 13, 2010.

### Team role

Paula leads our client administrative and operations for the team. She is responsible for new client onboarding and relationship management with a focus on advanced planning and driving the deliverables for our clients and the team.

## Robin Rebarchik, APP Senior Investment Associate

(414) 347-7085 | robin.rebarchik@rbc.com



### Background

Robin has worked at RBC Wealth Management since 1996 and her love of the business stems from building strong, enduring relationships with clients. In her free time, Robin and her husband, Don, enjoy spending time with their friends, boating, attending Brewers' games, music events and comedy shows. Robin loves cooking,

reading memoirs and biographies, playing board games and watching documentaries.

### Education

Robin graduated from the University of Wisconsin with a Bachelor of Arts degree in psychology and mass communications. She passed the Series 7 and 63 exams. Robin successfully completed the Associate Planning Professional program in 2021, which is an internal designation for investment associates who seek greater mastery of wealth management topics.

### Team role

Robin leads our Echelon program, focusing on managing and servicing our high-net-worth client relationships. In addition to providing excellent client service, she handles the operational aspects of our clients' managed accounts.

## Patrick McGraw Registered Client Associate

(262) 241-2325 | patrick.mcgraw@rbc.com



### Background

Patrick has a passion for working with people with the goal of achieving great outcomes. Prior to joining WE Wealth Management, Patrick worked in health care administration focusing on employee and patient satisfaction. Patrick and his wife devote time supporting the health of our communities in Washington

and Ozaukee County, particularly the health of children through volunteer work with Children's Hospital of Wisconsin. Patrick prioritizes an active lifestyle outside of the office and is a member of Run Ozaukee and enjoys cycling, hiking and traveling.

### Education

Patrick attended the University of Wisconsin–Milwaukee majoring in mass communications. He passed the SIE, Series 7 and 66 exams.

### Team role

Patrick specializes in client administration, wealth plan construction, practice management and supports client reviews.

## Susan Goffiney-Walton, APP Investment Associate

(262) 241-2327 | susan.goffiney-walton@rbc.com



### Background

Susan joined RBC Wealth Management in 2016. She performs many of the team's operational functions, including client relationship management, processing account forms and paperwork, maintaining account records, preparing client reports and correspondence.

Susan has lived in Mequon for the last 20 years along with her husband, Michael, and son, Samuel, who is currently a student at University of Minnesota. Susan also enjoys volunteering for Community Projects for Seniors, traveling and any outdoor activities.

### Education

Susan passed the Series 7 and 66 exams. Additionally, Susan has attained her Associate Planning Professional.

Susan is responsible for gathering client feedback as the group has rolled out new service and product initiatives. She also is responsible for preparing all reports for client reviews.

# Client strategies team

The client strategies team is a resource to help support you in your wealth planning goals, developing a strong understanding of your personal financial objectives, gathering valuable information and addressing complex financial and wealth strategies issues.



**Jerry Moran**  
Insurance Consultant

Supports financial advisors in identifying insurance opportunities, and works with you and your general agent through the planning process.



**Griffin Geisler, MBA**  
Wealth Planning Consultant

Addresses retirement planning, including helping you make informed choices about post-retirement finances.



**John Panter**  
Credit Consultant  
Credit and Liquidity Solutions

Works with financial advisors to establish a complete wealth management practice that manages both sides of the balance sheet.



**Jessica Gieseke**  
Retirement Consultant

Consults with you to develop strategies and solutions for ERISA and non-ERISA retirement plans.



**Sara Martinucci**  
Trust Consultant

Collaborates with financial advisors to deliver trust solutions to high-net-worth individuals and families as part of a wealth management planning solution.



**Bill Ringham**  
Wealth Strategist

Responsible for helping financial advisors discover issues their clients face and develop customized wealth management solutions to assist clients in attaining their goals.

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# Who we serve

Each client is unique, with different dreams, challenges and stages of life. The same investment strategy simply does not work for everyone. From years of listening to our clients, we have developed our practice with a focus on your specific concerns, and we have the experience to deliver a wealth management strategy that is right for you.

At the WE Wealth Group, we provide personalized wealth management solutions, including:

- Estate planning services for individuals and families
- Wealth management strategies for corporate executives
- Personalized financial strategies for women
- Investment programs for health care practices
- Investment strategies for small businesses

**“We take the time to understand our clients and care for our clients. A trusting relationship that provides great value to our clients is our ultimate goal.”**

**–Paul E. Westphal, CIMA®**  
Senior Vice President – Branch Director  
Senior Portfolio Manager – Portfolio Focus



# What we provide

## Tailored solutions for your individual needs

### **Estate planning services**

You have spent your life accumulating assets, and now you want to help secure the future of your loved ones. Together with your professional advisors, we focus on identifying personalized strategies that can help minimize the effect of estate taxes while seeing that your estate will be distributed according to your wishes.

With the guidance of an experienced attorney, we can help you establish estate planning services and a philanthropic planning strategy. You have worked hard to build your wealth over time, and we want to help you address the needs of those you care about.

### **Wealth management for corporate executives**

As a busy corporate executive, you may find you don't have the time to focus on the full range of investment options available to you. We can help you understand the complexities of your personal or business compensation. Our own experience combined with the skills of our firm can help you manage the sale of restricted stock, lump-sum distribution strategies, 10b5-1 trading plans and concentrated holdings.

### **Personalized financial strategies for women**

We will work with you to create a personalized investment strategy that will help preserve your assets now and create a wealth management plan for the future. We understand how important it is to you to live comfortably, independently and without the worry that you will outlive your assets.

### **Structuring an investment program for your health care practice**

With many years of experience helping health care professionals, we can design a personalized investment program that will address cash flow concerns while providing you access to information about your practice's finances. We'll also present retirement and insurance alternatives for you and your employees and can help you plan for the succession or transfer of your practice.

### **Investment strategies tailored to your small business**

As a small business owner, it's important that you work with a firm that understands the financial requirements, risks and rewards of a small business. We are familiar with strategies for meeting start-up costs and overhead charges, as well as funding capital expenditures. We can help you grow your business by appropriately balancing your investment and liquidity needs and providing you with access to current account information at all times.

# Community involvement

Because we believe that the strength of the business is directly tied to the well-being of the communities where we do business, RBC Wealth Management has developed a series of programs to support community needs. In 2024, RBC Wealth Management contributed more than \$4.1 million to charitable organizations through foundation grants, employee matching gifts and charitable sponsorships.

## RBC Foundation – USA

The RBC Foundation – USA provides grants for a variety of programs in four distinct focus areas: youth, arts and culture, health and human services.

In 2024, RBC Foundation – USA giving exceeded \$2.9 million.

## Employee matching gifts

RBC Wealth Management recognizes and supports the initiatives that mean the most to our employees. The Employee Gift Matching Program is available through the RBC Foundation – USA to match monetary contributions made by employees to qualifying nonprofits and educational institutions.

In 2024, the RBC Foundation – USA matched more than 1,600 employee monetary gifts totaling more than \$500,000.

## Charitable sponsorships

Sponsorships, which complement the RBC Foundation – USA, offer unique client entertainment opportunities while working with nonprofit organizations in the communities where we do business.

RBC Wealth Management facilitated more than 300 charitable sponsorships with contributions to the charities totaling \$1.2 million in 2024. The sponsorships were as diverse as the communities in which they took place. They included sponsorships of events, exhibits, musical performances and festivals, primarily benefiting nonprofit organizations.

## Volunteerism

RBC Wealth Management employees continued their work in local communities through mentoring programs, board service to nonprofit organizations, and many other charitable efforts. RBC recognizes employees who volunteer their time with nonprofit organizations through an employee volunteer program. Employees can earn reward credits for volunteering at qualifying nonprofit organizations and turn those reward credits into donations for their charity of choice. RBC Wealth Management is proud of how active our employees are in improving the communities where they work and live.

Investing in our community—proudly sharing our profits since 1909.

RBC Wealth Management is a founding member of the Minnesota Keystone Program, a business organization devoted to encouraging corporate philanthropy.

# 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
- More than 101,000+ employees speaking over 100 languages serve more than 19 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 15 bank globally<sup>1</sup> 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.<sup>2</sup>

## Canada's leading financial institution

- Largest bank in Canada, with approximately US\$1.74 trillion<sup>3</sup> in total assets and a Common Equity Tier 1 capital ratio of 13.2% (Basel III)<sup>3</sup>
- RBC is the market-leading retail bank in Canada, receiving top ranks among big five banks in 11 out of 11 Ipsos Financial Service Excellence Awards 2024 for the sixth time in seven years
- Best Retail Banking Advice for a fourth consecutive year in J.D. Power 2024<sup>4</sup>
- Best private bank in Canada (Global Finance – Best Private Bank Awards 2025)

## Royal Bank of Canada — consistently high credit ratings<sup>5</sup>

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

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1. As measured by market capitalization as of July 31, 2025. Source: Bloomberg.

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 (City National). Member FDIC. These products and services are not SIPC insured and are subject to City National's terms and conditions. City National Bank 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 City National Bank.

3. As of July 31, 2025, Q3 2025 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, 2024.

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 August 26, 2025) 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 August 26, 2025) 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.

# WE Wealth Management Group

Strengthening your financial security<sup>SM</sup>

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