

WE Wealth Management Group



Wealth
Management



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?

For many firms, that question is an afterthought, if it's asked at all. At RBC Wealth Management, it's the foundation for our partnership with you.

Value proposition

We act as a personal CFO (Chief Financial Officer) for our clients by comprehensively helping individuals, families and small business owners with a wide array of financial matters.

Beliefs

- Clients come first.
- The best financial advice is the result of expertise and teamwork.
- Building a life plan requires an understanding of your values, goals,

relationships, assets, advisors, process and interests.

- Integrity is irreplaceable.
- Commitment to lifelong learning through credentialing.
- 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, clients benefit from a team of financial advisors with complementary skills. All financial advisors manage investments; we feel we manage portfolios better than most. Our advanced planning separates us from many financial advisors. We believe wealth enhancement, wealth transfer, wealth protection, generational planning and charitable giving advice is critical in the management of your wealth.

Asset allocations that take into account both the long-term trend of prices in an asset class and shorter-term market momentum are the foundations of portfolios that will better meet your goals over time.

Our approach to determining value and choosing investments, combined with tactical shifts deemed wise in specific market environments, allows us to create a broad range of portfolios that match 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 unique 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 Westphal, CIMA®

What we provide

Our Wealth Management Formula

$$WM = IC + AP + RM$$



WM (Wealth Management) =
IC
(Investment Consulting)
+
AP
(Advanced Planning)
+
RM
(Relationship Management)

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



AP (Advanced Planning) =
WE
(Wealth Enhancement: tax
mitigation and cash flow planning)
+
WT
(Wealth Transfer: transferring wealth
effectively; may not be within a family)
+
WP
(Wealth Protection: risk mitigation, legal structures
and transferring risk to insurance company)
+
CG
(Charitable Giving: maximizing charitable impact)

$$IC = \text{Investment Consulting}$$



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

- Portfolio performance analysis
- Risk evaluation
- Asset allocation
- Assessment of impact of costs
- Assessment of impact of taxes
- Investment policy statement

$$RM = CRM + PNRM$$



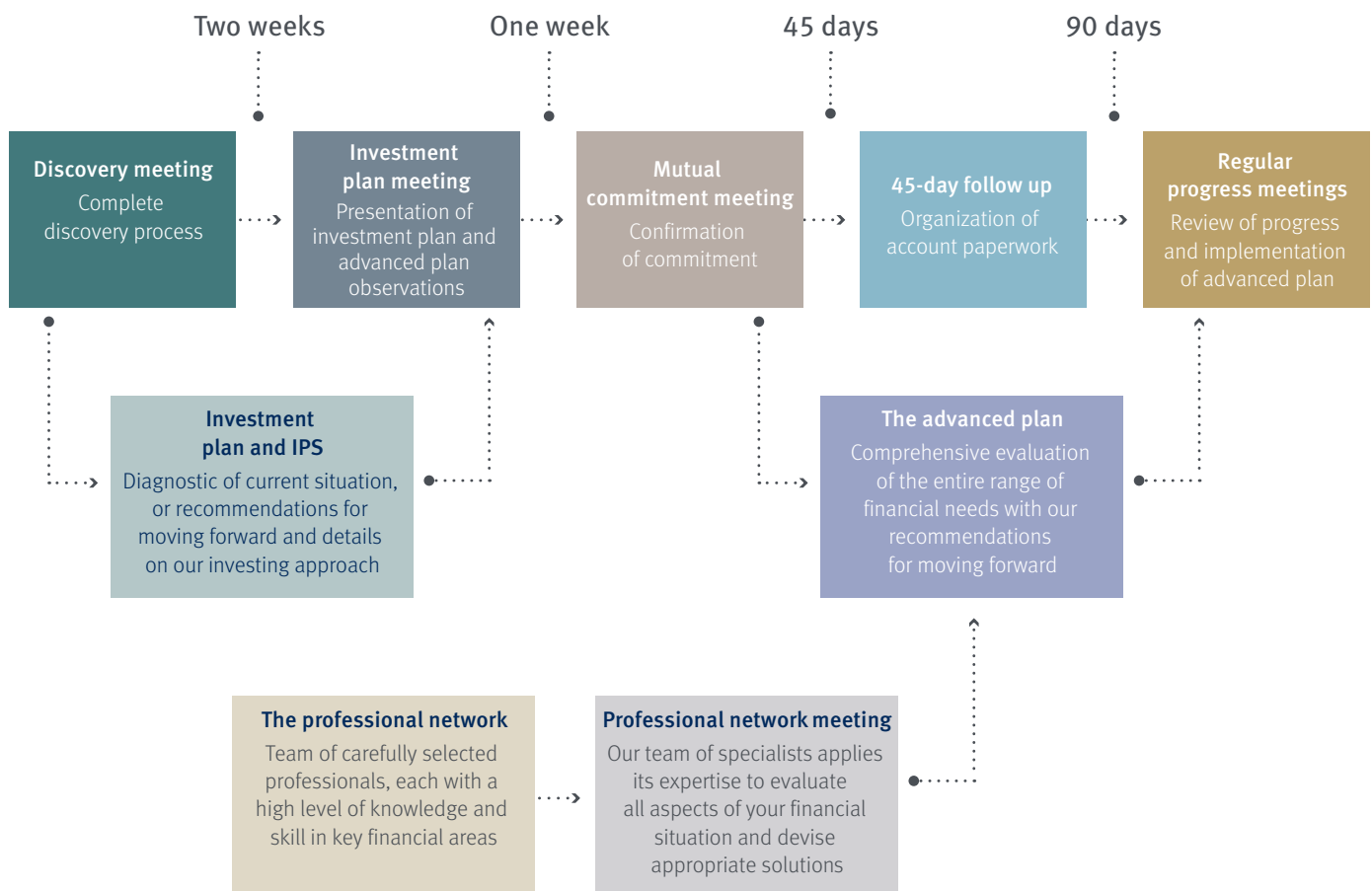
RM (Relationship Management) =
CRM
(Client Relationship Management)
+
PNRM
(Professional Network
Relationship Management)

“The foundation of our practice is planning.”

—Tyler Briggs, CFP®

How we serve

WE Process



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

—Blaine Gibson, CFP®

About our team

Paul E. Westphal, CIMA®

Senior Vice President – Financial Advisor
Senior Portfolio Manager – Portfolio Focus

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



Paul has more than 30 years of experience in comprehensive 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 his community and is a board member of the Milwaukee Community Service Corp, the Milwaukee Club and the

Milwaukee Concour d'Elegance.

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

Paul graduated from the University of Wisconsin – Milwaukee with a BBA in finance and subsequently attained his Certified Investment Management AnalystSM (CIMA®) designation through the Wharton Business School.

Tyler R. Briggs, CFP®, AAMS®

First Vice President – Financial Advisor
Portfolio Manager – Portfolio Focus

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



Tyler has more than 13 years of experience in the financial services industry. He develops and manages client relationships with individuals whose needs go beyond investing. Tyler is also active as a board member of Safe and Sound, a Milwaukee nonprofit that focuses on creating safe neighborhoods.

Tyler leads the WE Wealth Management Group's wealth management planning efforts, focusing on plan development and implementation.

Tyler graduated from the University of Wisconsin – Milwaukee with a BBA in marketing. He subsequently obtained his CERTIFIED FINANCIAL PLANNER[™] certification through Northwestern University he also holds the Accredited Asset Management Specialist certification.

Blaine Gibson, CFP®, AWMA®

Vice President – Financial Advisor

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



Blaine has more than 30 years of experience in the financial services industry. Blaine develops and manages client relationships with a focus on like-minded community influencers. He is president of the board of directors of the Cedarburg Art Museum. Blaine is also on the board of directors for Asset Builders of America, a non-profit organization focusing on financial

capability and economic empowerment for low- and moderate-income youth. Blaine is an honorary committee member for the Fellowship Open, founded to promote and inspire young men in business and foster support, diversity and inclusion in the business community.

Blaine leads the group's educational programs at the University of Wisconsin – Milwaukee and UW Parkside, as well as the group's presence on social media platforms.

Blaine graduated with a Bachelor of Arts degree from Ripon College and holds the CERTIFIED FINANCIAL PLANNER™ certification and Accredited Wealth Management Advisor® designations.

Olinda Ayala

Financial Advisor

(262) 241-6343 | olinda.ayala@rbc.com



Olinda began her career in the financial services industry assisting low-income individuals pursuing financial stability in the nonprofit sector. She is an active member of the Empower Me foundation board, the Wisconsin Humane Society advisory board and the finance committee at the Wisconsin Woman's Club.

Olinda leads the team's next-generation efforts and marketing. In addition, she focuses on new business development and relationship management.

She attended Marquette University, where she earned her bachelor's degree in international affairs with a focus on economics. She is currently studying for the Accredited Wealth Management Advisor® designation.

Paula Burns

Senior Registered Client Associate

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



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 2007, 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.

Paula leads the group's 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 clients and the team.

She attended the University of Wisconsin – Milwaukee. She passed the Series 7 and 66 exams.

Bridget Lee

Senior Registered Client Associate

(262) 241-2325 | bridget.lee@rbc.com



Bridget began her career in the financial services industry more than eight years ago, where she gained extensive knowledge of our client support model and developed a passion for excellent service.

Bridget leads the team's portfolio trading and total client portfolio work.

Bridget earned her Bachelor of Arts degree in finance from the University of Wisconsin – Milwaukee. In addition, she has passed both the Series 7 and 66 exams, and is a notary for the state of Wisconsin. She is currently studying for the CERTIFIED FINANCIAL PLANNER™ certification.

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.



Alex Ingalls

Wealth Consultant

Guides you in choosing effective strategies and solutions to help build, protect, convert and transfer wealth.



Griffin Geisler, MBA

Wealth Planning Consultant

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



Malia Haskins, JD

Wealth Strategist

Helps navigate the complex needs of high-net-worth clients and assists in identifying the right strategies to meet these needs.



Scott Rogneby, C(k)P®, CRPS®

Retirement Consultant

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



Scott Kennedy

Credit Consultant

Works with financial advisors to establish a holistic wealth management practice that manages both sides of the balance sheet by focusing on clients' liquidity needs in the short-term, while maintaining a long-term focus on goals-based borrowing through the wealth planning process.



Nuri Benturk

Director,
Corporate & Executive Services

Provides guidance through regulatory complexities while delivering sophisticated investment options to help companies feel confident about financial responsibilities.



Bryan Mullin

Head of Alternatives

Leads Alternatives efforts, overseeing the Alternatives Product Group.





Who we serve

“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®

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 expertise 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 strategies for individuals and families
- Wealth management strategies for corporate executives
- Personalized financial strategies for women
- Investment programs for healthcare practices
- Investment strategies for small businesses

What we provide

Tailored solutions for your individual needs

Estate planning strategies

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 estate planning strategies that can help minimize the effect of estate taxes while ensuring that your estate will be distributed according to your wishes.

In addition, we can introduce you to an independent, experienced trust or estate attorney. With the guidance of an experienced attorney, we can help you establish a comprehensive estate planning and 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 deep expertise of our firm can help

you manage the sale of restricted stock, lump-sum distribution strategies, IObS-1 trading plans and concentrated holdings.

Personalized financial strategies for women

Traditional societal roles sometimes result in the sacrifice of women's personal financial independence. 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 healthcare practice

With many years of experience helping healthcare professionals, we can design a personalized investment program that will address any 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.



Stewardship (noun): the careful and responsible management of that which has been entrusted to one's care.

Stewardship: our values, our actions

Corporate responsibility highlights

RBC Wealth Management is a division of RBC Capital Markets, LLC, a wholly owned subsidiary of Royal Bank of Canada (RBC). As a member of the RBC family of companies, our firm shares the same core values and culture of integrity that have earned our parent company, RBC, its worldwide reputation for fiscal strength and responsibility.¹

As a result of our long history of embracing stewardship values, we have developed a reputation for putting clients first. Indeed, our number one priority is to carefully manage the wealth you entrust to us—and help you more effectively achieve your financial goals.

Our stewardship commitment extends beyond helping you manage your wealth. Our deep sense of duty to our clients, communities, employees and the environment is part of a larger corporate value system that drives every decision we make and guides every action we take.

1. 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.

Strength you can trust

About RBC

Royal Bank of Canada (RBC) is one of the world'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 81,000 employees serve more than 16 million clients worldwide
- One of the world'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 best

- Top 15 of largest banks globally¹ as measured by market capitalization
- Named one of world's top 100 sustainable Companies in 2017—Corporate Knights Global 100 Most Sustainable Corporations
- Global strength in wealth management and capital markets

- 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\$1.04 trillion in total assets and a Common Equity Tier 1 capital ratio of 11.8% (Basel III)³
- #1 or #2 market share across all major financial products and services in Canada
- Recognized for "Best Private Banking Services Overall" in Canada for the eleventh consecutive year (2018 Euromoney Private Banking and Wealth Management Survey)

Stable ... safe ... sustainable

- Consistently high credit ratings⁴ — Moody's A2, Standard & Poor's A and Fitch Ratings AA
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- In 2017, through Foundation Grants, Employee Matching Gifts and Charitable Sponsorships, RBC Wealth Management's giving exceeded \$4.3 million

- Named one of Canada's Greenest Employers, according to Canada's Top 100 Employers project

Top North American banks⁵

Rank	Company	Market cap (US\$ B)
1	JPMorgan	386
2	Bank of America	315
3	Wells Fargo & Co.	268
4	Citigroup	183
5	RBC	114
6	Toronto-Dominion Bank	109

Top global banks⁵

Rank	Company	Market cap (US\$ B)
1	JPMorgan	386
2	Ind & Comm Bank of China	329
6	HSBC	200
9	Bank of China	172
11	RBC	114
14	Morgan Stanley	97

Notes

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**Wealth
Management**

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1. As measured by market capitalization as at April 30, 2019.
 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 is a member FDIC. Non-deposit investment products are not FDIC insured, are not deposits or other obligations of City National Bank, its affiliates or subsidiaries, and are not guaranteed by City National Bank. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring customers to City National Bank.
 3. As of April 30, 2019. Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.
 4. 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.
 5. As of May 17, 2018. Source: Bloomberg.

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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