

# The Winslow Group

Planning for your life



Wealth  
Management



# The Winslow Group

*“Wonderful results come from  
hard work and careful planning.”*

—John Wooden

At The Winslow Group, we couldn't agree more. We work hard to achieve wonderful results. “Planning for your life” means more than providing financial advice—we work with you to clarify and achieve your most meaningful goals and aspirations, so you can afford your future. So you can afford the life you want to live.

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.

# Planning for your life

## **Trust is the ultimate compliment**

Our dedication to the well-being of our clients is sincere. You have to trust us. You have to know that we have your best interests at heart. We want you to believe it, too. When you talk, we listen. Completely. We are mindful of anticipating what you need today, so you can enjoy tomorrow. Planning for your life also means being well-prepared for the unexpected. The Winslow Group's exceptional level of personal care and communication fosters an experience that extends beyond investments and portfolios. At the Winslow Group, we never underestimate the power of caring. And the importance of trust.

## **Preserving your legacy**

The solid and enduring relationships we have with our clients span generations. They are built primarily on respect and consideration. We understand what our clients expect from us and they understand the types of services we provide for them. We like our clients and they like us. It's all about creating the right fit and it explains why we've been working with some families for over 30 years. We know how to preserve your legacy, so you can pass it on to the people and causes you care most about.





# About us

## **Susan M. Hovanec, AEP®, CFP®**

**Managing Director – Financial Advisor**

**Senior Portfolio Manager – Portfolio Focus**

(202) 661-9512 | [susan.hovanec@rbc.com](mailto:susan.hovanec@rbc.com)



Twenty-five years ago, Susan was fortunate to be hired as Gail Winslow's assistant. After a few years, and a lot of hard work, she became Gail's business partner. It's been a fun ride. Gail was a dear friend and an astute financial advisor. She taught Susan that the essence of financial planning is creating strong and lasting relationships rooted in trust and good counsel. Financial

planning has evolved since Susan started her career as a financial advisor. It involves more than developing a solid portfolio of investments; it also includes life and long-term care insurance, retirement planning, college savings, tax considerations and banking needs. The Winslow Group creates customized financial plans for its clients and adapts them over the years as their needs change.

Susan is proud to say that she grew up in Charm City (Baltimore). Win or lose, she loves the Orioles. She's a big fan and supporter of the Baltimore Symphony Orchestra. She was a water taxi crew member at the Inner Harbor in Baltimore before starting her investment career. A graduate of Roland Park Country School and Franklin & Marshall College, she holds the CERTIFIED FINANCIAL PLANNER™ designation. She passed the Series 7, 31, 63 and 65 exams and holds her licenses for life and health insurance. She's a member of the Baltimore Estates Planning Council and serves on the Steering Committee of the Women's Giving Circle, a charitable organization dedicated to empowering women and their families in the Baltimore area to achieve self-sufficiency.

Susan is a member of RBC's Chairman's Council, which recognizes the top 150 financial advisors in the firm. In 2020, Susan was named to *Forbes'* list of Top Women Wealth Advisors.

## **Steven Whittaker, CFP®**

**Senior Financial Associate**

(202) 661-9511 | [steven.whittaker@rbc.com](mailto:steven.whittaker@rbc.com)



Steven appreciates RBC Wealth Management's straight-forward approach to wealth management. He recognizes that when serving clients, you consider their best interests above all else. This is why The Winslow Group is proud of its association with the Royal Bank of Canada. Steven works closely with Susan throughout the entire wealth management process as

he develops customized financial solutions to fit the specific and ever-changing needs of their clients. Steven specializes in creating and implementing the RBC Wealth Plan. He makes certain that the plan he builds for you, works for you.

Steven has been with RBC Wealth Management since 2011 when he was hired as Gail's assistant. He learned a lot from Gail Winslow. He earned a Bachelor of Science in business administration from Longwood University and received the Certificate of Financial Planning from The Georgetown School of Continuing Education. He holds the CERTIFIED FINANCIAL PLANNER™ designation, which covers the areas of investments, retirement planning, insurance and risk management needs, tax considerations and estate planning. He passed the Series 7, Series 66 exams, and holds life, health and annuities insurance licenses.

Steven is an avid (sometimes frustrated) D.C. sports fan—currently looking for a new football team. He enjoys the outdoors, traveling and spending quality time with family and friends. He keeps busy with his wife, Gayla, playing zone defense to keep a few steps ahead of their four children.

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

**Cari Neitzey**  
**Client Associate**

(202) 661-9587 | [cari.neitzey@rbc.com](mailto:cari.neitzey@rbc.com)



Cari joined the Winslow Group as an intern in 2019 and was promoted to client associate in 2020. She says she couldn't have landed at a better place, benefiting from Gail Winslow's legacy and the mentoring of Susan and Steven. She assists the team with day-to-day operations and all aspects of client service. Cari is a D.C. native and is pleased to be working in the

heart of her hometown. She graduated from Wake Forest University in 2019—Go Demon Deacons—with a Bachelor of Science degree. Before beginning her career at RBC Wealth Management, Cari solo-backpacked across Europe and North Africa. She loves to travel. When she's not working, Cari is preparing for her licensing exams.





# Continuing the legacy of Gail Winslow

Our story began 60 years ago with Gail Winslow, a genuine trailblazer in the financial services industry. When Gail met new clients, she would listen intently as they told her about their lives, their hopes, their dreams and their plans for now and the future. Then, she would lean in and ask, “What do you want your money to do for you?” That’s when the work began. It marked the beginning of a beautiful relationship, which often spanned generations. Gail inspired clients, friends and colleagues over a distinguished career. She continues to inspire us today.

*“What do you want your money to do for you?”*

*—Gail Winslow*





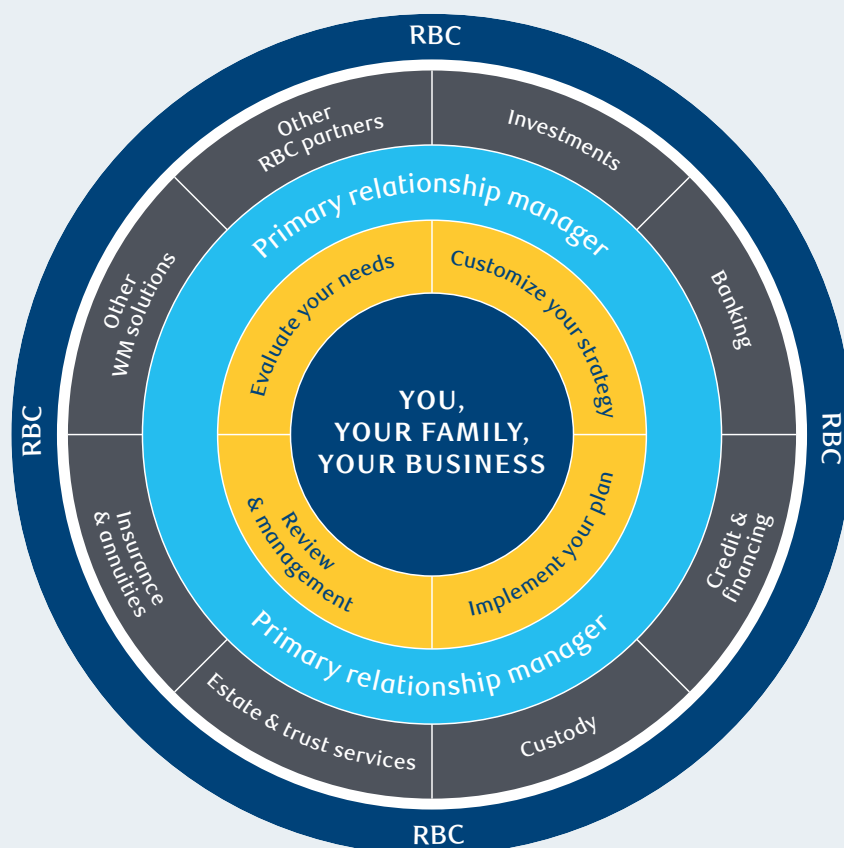
# It all starts with you

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

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

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

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



# Working with a CFP® professional

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

## Education

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

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

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

## Ethics

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

## Why it should matter to you

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

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

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



# About RBC Wealth Management

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

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

## Why investors choose RBC Wealth Management

Clients who want to feel confident that their wealth is being looked after by a responsible financial steward select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

## What you can expect

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

### Key facts

- Recognized as a top five global wealth manager by assets<sup>1</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2018)
- More than US\$818 billion in assets under administration and more than US\$622 billion in assets under management worldwide<sup>2</sup>
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 1,900 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities that may not be available from other firms



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.

**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 85,000 employees speaking over 100 languages serve more than 17 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 10 bank globally based on market capitalization, with operations in 36 countries<sup>2</sup>
- 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.<sup>3</sup>

### Canada's leading financial institution

- Largest bank in Canada, with over US\$1.67 trillion<sup>4</sup> in total assets and a Common Equity Tier 1 capital ratio of 12.0% (Basel III)<sup>4</sup>
- 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 ratings<sup>5</sup> — Moody's Aa2, Standard & Poor's AA- and Fitch AA+<sup>6</sup>
- Consistently strong and stable with a high-quality balance sheet, proactive risk management and a strong liquidity position
- In 2019, RBC Foundation — USA awarded grants exceeding \$2.6 million to nonprofit organizations nationwide

### Top North American banks<sup>7</sup>

Rank	Company	Market Cap (US\$ B)
1	JPMorgan	373
2	Bank of America	254
3	Wells Fargo & Co.	174
4	Citigroup	136
5	RBC	108
6	Toronto-Dominion Bank	96

### Top global banks<sup>7</sup>

Rank	Company	Market Cap (US\$ B)
1	JPMorgan	373
2	Ind & Comm Bank of China	269
7	Bank of China	143
8	HSBC	141
11	RBC	108
19	Morgan Stanley	70

1. Scorpio Partnership Global Private Banking Benchmark, 2018. This measurement includes all global RBC Wealth Management affiliates including the U.S. division.

2. As of July 31, 2020.

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

4. As of July 31, 2020.

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 at July 31, 2020) for legacy 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. As of April 30, 2020. Source: Bloomberg.

# 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 all 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 to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position

## Credit solutions

- Highly skilled credit specialists located in key global financial centers creating customized credit solutions
- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies
- Innovative utilization of credit through trusts to access liquidity

## Comprehensive planning

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

## Cash management

- Access to a set of comprehensive integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Investment Access 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 ApplePay™

## Capital Markets

- Premier investment bank, consistently ranked as Top 10 global investment banks from 2011 to 2017, according to Dealogic
- More than 7,300 professionals and support staff operating out of 71 offices in 15 countries
- Over 14,000 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- A focused expertise in alternative assets and commodities and commodities



## Our mission is to help clients thrive and communities prosper.

### Professional trustee services

- More than 100 years' experience as independent, professional trustees
- 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 and South Dakota Trust Company LLC offer 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

### City National Bank

- Provides sophisticated, high-touch relationship banking products including credit, deposit and cash management services for individual and business clients

- A network of over 70 full-service banking offices in Northern and Southern California, Nevada, New York City, Nashville, Atlanta, Washington, D.C., and Minneapolis

### 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 and fiduciary 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



# Worldwide capabilities



## RBC Wealth Management: Trusted Strength

Operating for over  
**150**  
years



More than  
**86,000**  
employees worldwide



Among Top 15 largest banks  
in the world, market cap<sup>1</sup>  
**\$114B<sup>+</sup>**



Global footprint and resources—  
operations in  
**36**  
countries



One of the world's  
**most  
admired**  
companies<sup>3</sup>



**\$115.6** million  
in donations and community  
investments in 2018\*



Values diversity—executives  
include **45%** women,  
**20%** visible  
minorities\*



**Top 5**  
global wealth manager  
by asset<sup>4</sup>



1. As of July 31, 2019.

2. Dealogic—Fiscal 2019 Q3.

3. (Megabanks category) – Fortune Magazine 2019.

4. Scorpio Partnership Global Private Banking Benchmark, 2018.

\*Source: Royal Bank of Canada—Environmental, Social and Governance Report 2018.

# Notes

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.





# The Winslow Group

## Planning for your life

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**Managing Director – Financial Advisor**

**Senior Portfolio Manager – Portfolio Focus**

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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 consultation with your independent tax or legal advisor.

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