

Terry Edwards, CFP[®], MBA, CPFA[™]

A Professional Wealth Manager
For Senior Executives



Wealth
Management



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Prior to starting his wealth management practice, Terry spent 25 years as an executive with Fidelity Investments, Capital One, and Wells Fargo Advisors—he led teams as large as 1,500 associates. Today, he manages a team of 24 professionals at RBC Wealth Management. Terry understands the pressures and political navigating you have experienced while growing your career, and knows and values the rewards you have earned with your success—generous salary, bonuses, restricted stock, options, deferred compensation, etc.

Terry has developed a niche in helping senior executives meet their most important financial goals. His experience lies in the areas of:

- Goal visualization
- Retirement planning
- 401(k) planning
- Consolidating retirement assets (rollovers, etc.)
- Long Term Care insurance
- Restricted Stock taxation and sales
- Taking advantage of NUA (Net Unrealized Appreciation) of company stock at retirement
- Qualified and non-Qualified Stock Option Grants — and tax planning
- IRMAA — Medicare Part B premium minimization at retirement
- College planning
- Large purchase planning — weddings, second home, RV, boat, country club membership
- Inheritance utilization
- Retirement income planning
- Estate Documentation (wills, durable power of attorney, revocable trusts) and proper account titling — probate avoidance

He has become knowledgeable in the qualified retirement plans and executive benefits of our major, local Employers—Capital One, Dominion Power, Commonwealth of Virginia, CarMax, VCU Health System, HCA Virginia Health System, Bon Secour Richmond and Virginia Commonwealth University.

Contact Terry today and schedule time in your home, his office or a local coffee shop to start a conversation about your goals and needs. Our initial step is always to form our relationship first and then get to work on your wealth plan.

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.

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