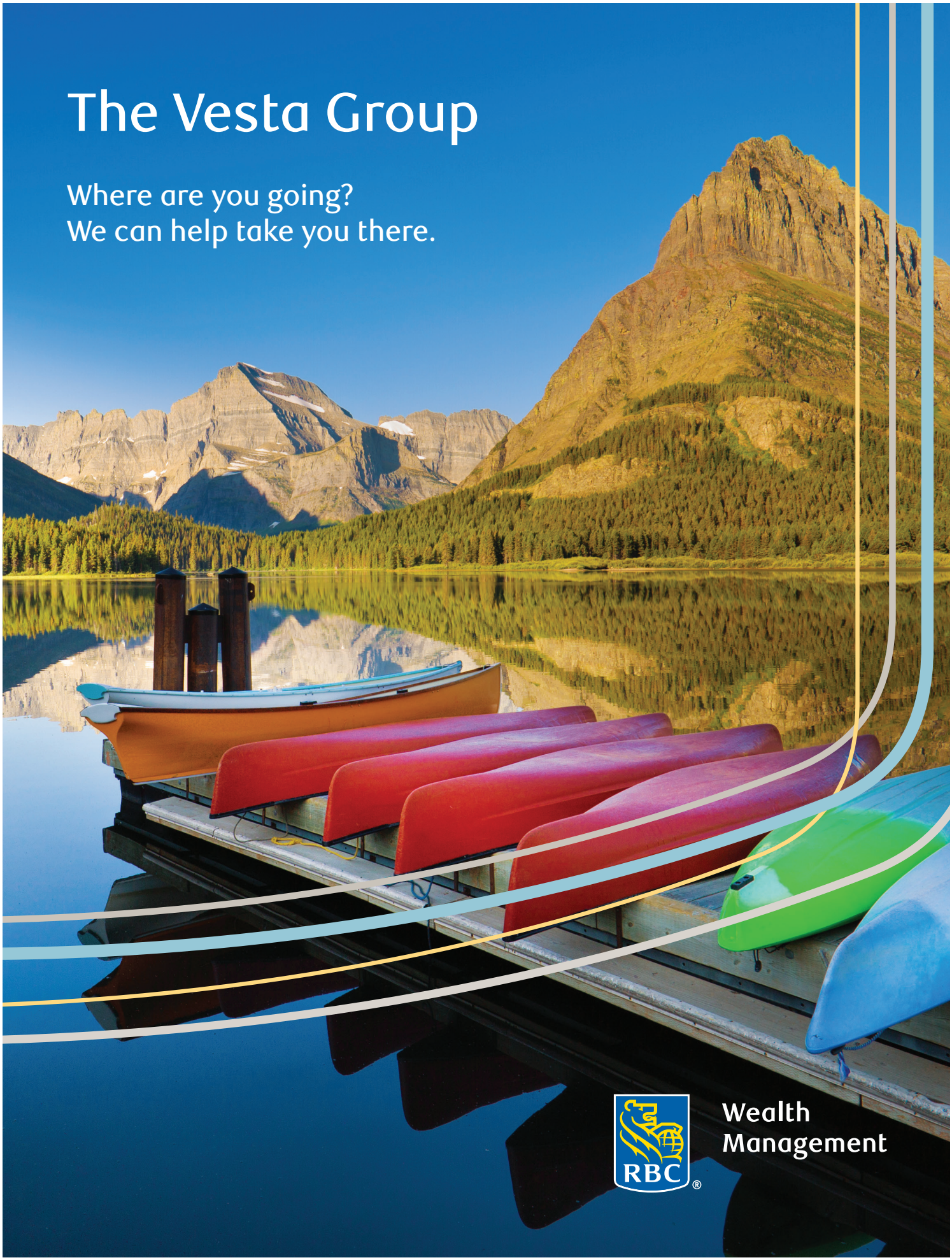
The Vesta Group

Where are you going?
We can help take you there.



RBC®

Wealth
Management



The Vesta Group

Your wealth is personal

Serving you

Our goal is to provide uncluttered, professional advice that enhances our clients' lives and helps lead to sustainable and actionable solutions. We are driven to provide our clients with a best path to wealth accumulation, retention and transfer of assets by creating and implementing strategies tailored to our clients' unique goals.

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.

About us

Josh Gimpelson

Senior Vice President – Financial Advisor
Senior Portfolio Manager

(406) 829-4603 | josh.gimpelson@rbc.com



After graduating from The George Washington University in Washington, D.C., Josh and his wife moved to western Montana. Josh began his career with Oppenheimer and Company in 2002 as a junior partner on a financial advisor team specializing in managing assets and portfolios for executives and employees of small-cap energy and pharmaceutical companies across the country. After joining Smith Barney in 2005 and subsequently UBS Financial Services in 2008, Josh expanded his practice to include a team specializing in wealth and financial management.

For over a decade, Josh has worked closely with technology executives, business owners and professionals on wealth planning, including stock option analysis, concentrated stock position strategies, tax-considerate investment practices and estate planning services.

Josh believes in making his clients' lives easier and more fulfilling. Through his career, Josh learned that it's the people you surround yourself with who truly elevate your life. This is what Josh aims to do in his financial services practice. While based in Missoula, Montana, he spends time working with clients throughout the west and spends a significant amount of time in the San Francisco Bay Area and Seattle.

Josh holds a Bachelor of Arts degree in business and information systems from The George Washington University, where he was a four-year member and captain of the water polo team. Originally from St. Louis, Missouri, Josh and his wife, Megan, have two children and live in Missoula. Josh loves Montana and anything outdoors. He can often be found at local ski area Montana Snowbowl, skinning up a backcountry peak or trail running through Glacier National Park. He is involved with several nonprofits including the Missoula Art Museum, Missoula Food Bank and Five Valleys Land Trust.

Kimberly R. Shappee

Senior Vice President – Financial Advisor
Portfolio Director

(406) 829-4605 | kimberly.shappee@rbc.com



Whether it is Stellenbosch, South Africa, or Missoula, Montana, access to capital and financial counsel creates jobs, grows an economy, and creates a better life for individuals and communities. This is where Kim's passion for financial advising began, with her work in lending and seeing firsthand how impactful financial guidance can be.

Kim was born and raised in Missoula and has extensive experience in banking and finance, including co-founding Bank of Montana, where she was also the senior credit officer and senior vice president. Prior to that experience, Kim served as an assistant vice president at Montana Business Capital Corporation, focusing on commercial lending, real estate development and economic development lending.

Kim also worked in South Africa, teaching entrepreneurial empowerment and microlending to Xhosa, Afrikaans and Zulu students at the University of Stellenbosch and in South African townships. Additionally, Kim's professional experience includes working at the Gillette Corporation in its Latin American Global Business Development sector. Kim is president of the University of Washington's 2012 class of the Pacific Coast Banking School and a Babson College Entrepreneurship graduate.

Kim currently works with the Montana Women's Foundation and the Women's Institute for Secure Retirement (WISER) to offer free four-week personal finance education to the community. Kim is often a guest instructor for Montana Academy of Distinguished Entrepreneurs advanced courses at the University of Montana and served as a faculty member of the University of Washington's Pacific Coast Banking School. She also co-chaired the Capital Campaign for Missoula's Food Bank.

Kim is passionate about business, access to excellent education, women's leadership advancement, financial education and living a life of passion and contribution.

Crysta Pagniano

Senior Client Associate

(406) 829-4606 | crysta.pagniano@rbc.com



Crysta helped open the Missoula RBC Wealth Management office in 2007 and is experienced in operations and client service. She started her career in financial services in 1996 and has a depth of financial services experience that adds to her ability to address client needs. Crysta has a deep understanding of processes and procedures that allows her to quickly navigate client questions and to problem solve. She is The Vesta Group's operational lead and helps with every step of a client's onboarding experience, account transfers, and ongoing account maintenance and servicing.

When Crysta isn't helping clients at RBC, you can find her and her husband running a small animal sanctuary complete with hedgehogs and the cutest of canines and felines.

Marla Cassidy, FPQP®

Senior Financial Associate

(406) 829-4604 | marla.cassidy@rbc.com



Marla brings more than 10 years of experience in the financial services industry. She began her career as a registered client associate, working with financial advisors and clients for six years before moving into corporate roles supporting wealth management teams across the firm.

Marla has passed the Series 7, 66, 9 and 10 exams and has earned the Financial Paraplanner Qualified Professional℠ (FPQP®) designation. Her background in client service, operations and wealth management support makes her a valuable addition to the team.

In her role with The Vesta Group, Marla will help support your client experience by assisting with investment transactions, preparing for client meetings, coordinating financial planning efforts and helping to see that our practice operates efficiently and smoothly.

Who we serve

Wealth management built on integrity, relationships and purpose

For more than a decade, The Vesta Group has been doing something that sounds simple but is actually quite rare: building financial relationships that last. Not transactional ones—real ones, where we know your family, understand your goals and show up for the moments that matter most.

We advise entrepreneurs, senior executives at public and private companies, families of significant means, and individuals navigating major life transitions. What draws our clients to us, and keeps them, is a combination of integrity, relevant experience and genuine dedication to their outcomes. We don't just manage assets. We help people align their wealth with what they're actually building.

We limit the number of clients we serve intentionally. That's not a marketing line—it's how we protect the quality of every relationship.

A note on who we serve

Our practice has always welcomed everyone, and some of our most meaningful client relationships are with men and families. But if we're being direct: we have a particular expertise and passion for working with women.

Women navigating financial transitions face a distinct set of challenges. Whether it's divorce, the loss of a spouse, selling a business or stepping into control of family wealth for the first time, women are often managing financial complexity and emotional complexity at the same time—frequently without having had a trusted advisor who truly gets that. We do. It's a specialty we've built deliberately, and it shows up in our work.

Three areas where we go deep

Entrepreneurs and business owners

We work with entrepreneurial clients who want us as an extension of their team—not just a portfolio manager, but someone who understands what it took to build the business and what's at stake in every major decision.

We've walked alongside clients through every phase of the business lifecycle, including:

- Business formation and early funding decisions
- Equity compensation strategy—stock options, founder stock and Qualified Small Business Stock (QSBS)
- Pre-IPO planning for founders and key team members
- M&A transactions—structuring, team incentives and post-close wealth planning
- Executive benefit and compensation design
- Income and estate tax strategy
- Concentrated stock management and thoughtful diversification

For business owners who've spent years building something, the financial decisions around a sale or liquidity event are often the most consequential of their lives. We take that seriously.

Families who want a true, trusted advisor

Some clients don't need a brokerage account—they need a financial home base. Someone who knows the whole picture: the retirement plan, the kids' college savings, the estate documents that haven't been updated since 2015 and the charitable giving plan that matters deeply but hasn't been optimized.

That's the "family office feel" we offer, and for the right clients, it's exactly what they're looking for.

This work includes:

- Comprehensive approach to planning and cash flow analysis
- Retirement planning and education funding
- Investment management and asset allocation
- Trust and estate planning services
- Tax-considerate strategies
- Succession, legacy and wealth transfer planning
- Philanthropic advisory—donor advised funds, private foundations, charitable trusts

We focus on the full picture because that's where the real planning happens.

Women in transition—divorce, loss and what comes next

This is some of the most important work we do and we don't take it lightly.

When a woman finds herself navigating divorce or the death of a spouse, she is often dealing with financial decisions she's never had to make alone—at exactly the moment when the emotional weight is heaviest. We've walked alongside many women through these transitions, and what we've learned is that what people need most in those moments isn't just technical expertise. It's someone they trust who won't rush them and will help them understand their full picture before making any major moves.

We also work with women who are stepping into wealth—through inheritance, a business sale or a career milestone—and want to get it right from the start.

Our support through life transitions includes:

- Divorce—financial analysis, asset division strategy, cashflow planning, and rebuilding financial independence with confidence
- Widowhood—estate settlement, asset retitling, income planning and steady guidance through an incredibly difficult time
- Inheritance and new wealth—helping women understand, protect and grow what they've received
- Growing families—planning for the next chapter, protecting future generations and educating heirs

We bring both a wealth of knowledge and genuine care to this work. In our experience, those two things are inseparable.



About RBC Wealth Management

As your financial advisor, we take time to understand your goals and offer 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 help you 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 about their wealth plan and goals 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 financial advisors strive to 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 about RBC Wealth Management

- 6th largest full-service wealth advisory firm based on assets under administration and number of advisors in the U.S.[1]
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2023)
- More than US$1.18 trillion in assets under management worldwide[2]
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with more than 2,200 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities

1. Quarterly earnings release (10-Q) from peer firms.
2. As of April 30, 2026.



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[1] 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.[2]

Canada's leading financial institution

- Largest bank in Canada, with approximately US$1.87 trillion[3] in total assets and a Common Equity Tier 1 capital ratio of 13.5% (Basel III)[3]
- RBC is the market-leading retail bank in Canada, receiving top ranks among big five banks in 10 out of 11 Ipsos Financial Service Excellence Awards 2025
- Best private bank in Canada (Global Finance – Best Private Bank Awards 2025)

Royal Bank of Canada — consistently high credit ratings[4]

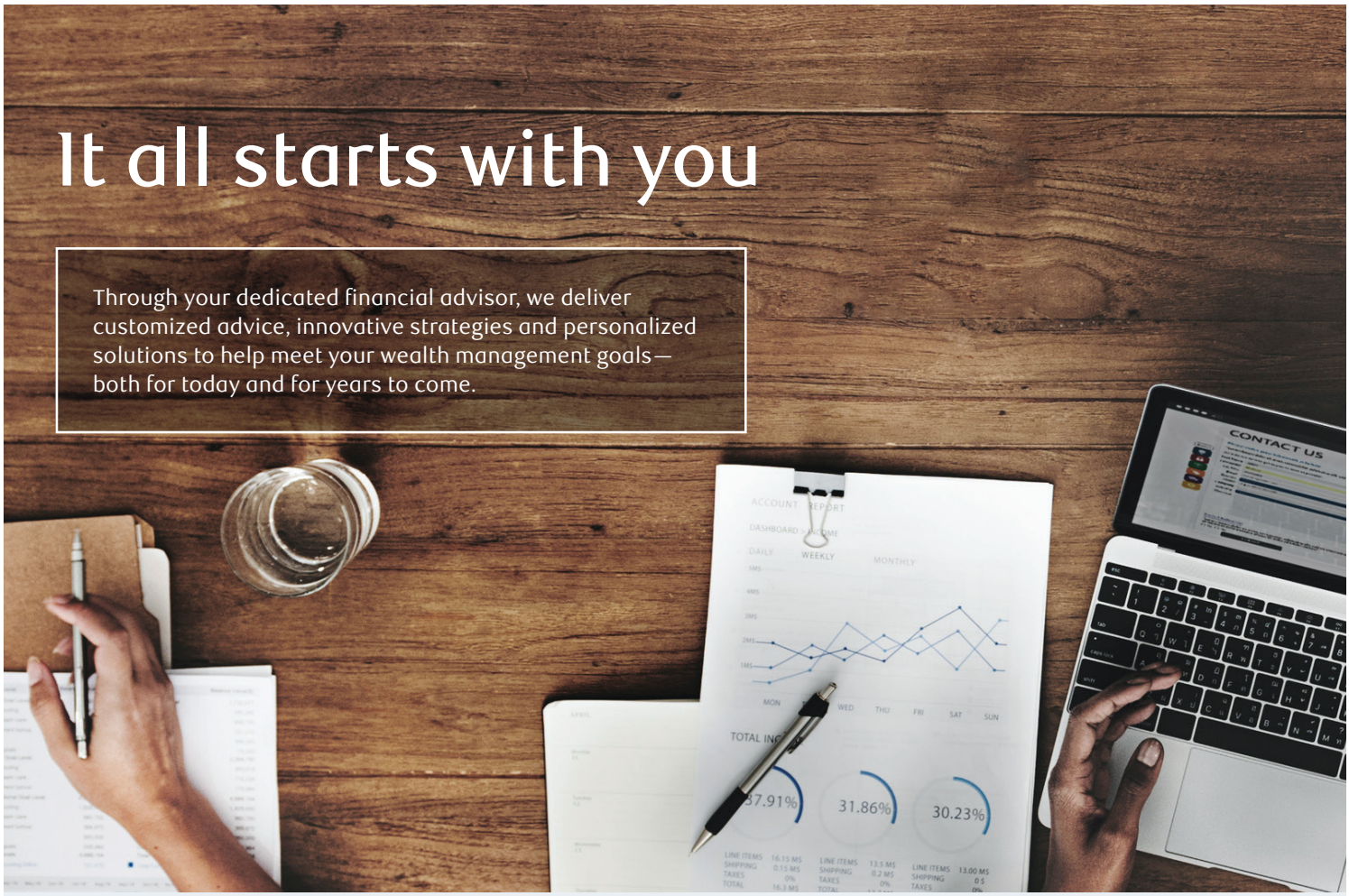
Moody's	Standard & Poor's	Fitch
Aa1[5]	AA-[5]	AA+[5]
A1[6]	A[6]	AA-[6]
Stable [7]	Stable [7]	Stable [7]

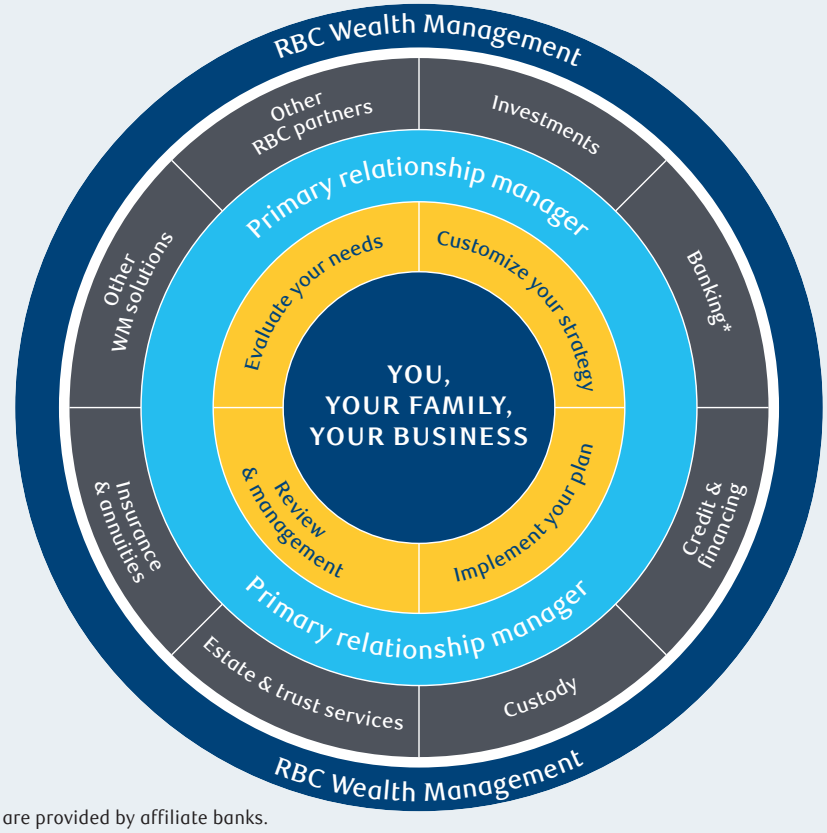
Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

1. As measured by market capitalization as of April 30, 2026. 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 April 30, 2026, Q1 2026 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. 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.
5. Ratings (as of May 27, 2026) 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.
6. Ratings (as of May 27, 2026) for senior long-term debt issued on or after September 23, 2018, which is subject to conversion under the Bail-in regime.
7. Ratings outlook.

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.





*Banking products and services are provided by affiliate banks.
Trust services offered through third parties.
RBC Wealth Management does not provide tax or legal advice.

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

Credit solutions

- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies

Customized planning

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

Cash management

- Access to a set of customized, integrated cash management solutions
- On demand, same-day liquidity through RBC Cash Management Account
- Online bill pay and electronic funds transfer
- Cash sweep options
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and Apple Pay®

Capital Markets

- Premier investment bank, 10th largest global investment bank, according to Dealogic, based on global investment banking fees, Q2/2026
- Over 22,900+ clients worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- 55 offices in 16 countries around the globe

Apple Pay® is a registered trademark of Apple Inc.

Securities-based loans involve special risks and are not suitable for everyone. You should review the provisions of any agreement and related disclosures, and consult with your own independent tax and legal advisors about any questions you have prior to using securities-based loans or lines of credit. Additional restrictions may apply.

Our approach to wealth management

Your objectives come first

At RBC Wealth Management, our first priority is to help you achieve your financial objectives for today and tomorrow. Our goals-based wealth planning approach is designed to ultimately help you achieve your vision and live empowered.

Working together, we identify strategies to grow your wealth, fund your lifestyle today and tomorrow, protect what's important to you and create your lasting legacy. Through planning, we can help you:

- Determine your net worth
- Analyze your asset allocation
- Plan for retirement
- Fund an education
- Maintain or enhance your lifestyle
- Prepare for a major purchase
- Convert wealth to retirement income

An empowered approach

Our approach integrates your objectives into a personalized plan that can be updated as life changes occur. We combine sophisticated investment planning tools with professional resources to help match your unique objectives with customized solutions.



Our process includes:

- **Understanding your financial objectives** — We begin by listening to understand you and your financial objectives.
- **Gathering your current financial information** — Together, we gather specific information on your financial picture and help you connect the dots to make informed decisions.
- **Developing smart strategies** — Next, we analyze your financial and personal information to match your objectives with sound strategies.
- **Implementing thoughtful and creative solutions** — We develop customized solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
- **Providing professional service and resources** — We help you review your financial picture in light of changing circumstances, both personal and market-driven. We help you find the best path for your journey.

It all starts and ends with you

Through a dedicated financial advisor focused on serving your best interests, we develop highly effective and customized solutions to help meet your needs and objectives. We are here to help every step of the way.

Our team

Sam Meidl

Wealth Management Consultant



As a wealth management consultant, Sam works with financial advisors throughout the firm's Rocky Mountain Complex, assisting them in identifying, evaluating and delivering a variety of tailored wealth management solutions to clients.

As part of his responsibilities, Sam spearheads the collaborative efforts of the Client Strategies Team, a multidisciplinary group of professionals from across the firm. Rooted in the wealth planning process, the team provides guidance on investment management, estate planning services, credit solutions, insurance and annuity strategies, professional trustee services and trust consulting, retirement solutions, capital markets engagement, banking solutions and more. As professionals may be called upon at various times throughout a client's wealth management journey, Sam works diligently to prepare the team to engage as clients' unique situations arise.

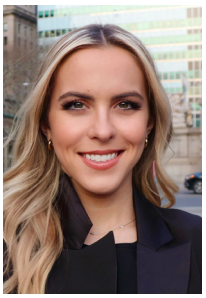
In addition to confirming seamless delivery of the knowledge of the Client Strategies Team, Sam works closely with firm leadership to continually drive awareness and adoption of new technologies, product platforms, investment strategies and services that ultimately allow our wealth management teams to execute on our client-first culture. He is passionate about providing financial advisors with the resources needed to provide the best client experience in the industry.

Sam started his career in the financial services industry in 2015 with RBC Wealth Management. Before assuming his current role in November 2025, Sam served the firm as an internal wealth management consultant, a product consultant for advisory programs and a senior associate in cost basis. Sam graduated from St. Cloud State University with a Bachelor of Science degree in finance and passed the Series 7 and 66 exams.

In his free time, Sam plays many recreational league sports, including golf, bowling and softball. He and his wife, Sammy (yes, both are named Sam), were married in May 2022 and have one daughter named Quinn. Together they enjoy traveling, snowboarding, trying new foods and restaurants, as well as spending time with their friends, family and mini goldendoodle, Rory.

Vivian Frederick

Wealth Planning Associate



With a professional goal of helping individuals feel excited about their future and empowered in their financial decisions and goals, Vivian Frederick is committed to providing RBC Wealth Management clients with the financial clarity and knowledge to help them succeed. She also desires to have a positive impact on each person and every place she encounters.

Vivian joined RBC Wealth Management in 2022 as a wealth planning associate. She began her career in the financial services industry in 2017 as an operations intern for Goldman Sachs in New York. At Goldman Sachs she worked in operations, securities sales and trading, including as an analyst with a client relationship management role.

She finds working in the financial services industry both exciting and challenging, which provides her with the opportunity to learn and apply a variety of skills to solve business problems. Vivian passed the Series 7 and 63 exams. In addition to working in financial services, Vivian has an entrepreneurial spirit and launched an online jewelry business.

Vivian graduated from Southern Methodist University with a bachelor's degree in accounting and a minor in musical theatre. In her free time, she enjoys singing and acting, attending dance class, inline skating and hanging out on rooftops with friends to catch a good sunset. As a native of Dallas, Texas, she enjoys good Tex-Mex food and watching the Cowboys.

Nicholas J. Slavik, CFP®

Wealth Planning Associate



Nick serves as a wealth planning associate with RBC Wealth Management – U.S. In this role, he works closely with financial advisors to help clients identify and implement a roadmap, an RBC WealthPlan®, toward realizing their financial goals and dreams. Nick is dedicated to helping clients achieve their monetary and life objectives—short- and long-term needs and wants—through tailored wealth planning.

Joining the financial services industry in 2019, Nick is driven by a passion for helping others make informed decisions about their finances. Prior to joining RBC Wealth Management, he worked as a client associate and later as a financial advisor at Merrill Lynch in Manhattan, New York. Nick's experiences have equipped him with a deep understanding of the importance of planning toward achieving financial confidence.

Nick earned a Bachelor of Science degree from the University of Delaware, passed the SIE, Series 7 and 66 exams, obtained the CERTIFIED FINANCIAL PLANNER® professional designation and holds New York life, accident and health insurance licenses.

Away from work, Nick is an avid skier and enjoys swimming, hiking, mountain sports and anything outdoors. He is a former college athlete, having played hockey for his alma mater.

Roman Lefranc

Investment Banking
Wealth Management Liaison



Roman is an investment banking liaison for RBC Wealth Management's West and Mountain South divisions. He focuses on originating capital markets opportunities, including mergers and acquisitions and capital raises, by building connectivity and collaboration across RBC Wealth Management commercial banking and investment banking platforms. Roman brings over 20 years of experience in M&A, capital markets and business development to his role.

Throughout his career, Roman has participated in a broad range of domestic and cross-border transactions, including sell-side and buy-side mandates, initial public offerings, leveraged buyouts and private placements. His sector experience spans consumer products and services, health care, food and beverage, and industrials.

Before joining RBC Wealth Management, Roman was a managing director at Fifth Third Bank's investment banking division. Previously, he was a managing director at Aaron Capital, a middle-market investment bank where he focused on sell-side M&A. He began his career in finance on the institutional equity trading desk of Crédit Agricole CIB in Paris, where he specialized in European block trades.

Roman earned an MBA from Pepperdine Graziadio Business School, a master's in finance from INSEEC Grande Ecole and a bachelor's in business administration from IAE Lille. He also passed the Series 7, 63 and 79 exams.

Jon Scheriff

Wealth Management – U.S. Banker



Jon consults with financial advisors to establish a holistic wealth management approach with a focus on both sides of the balance sheet. He works to provide client-centered deposit and lending solutions that address cash management and short-term liquidity needs, while maintaining a long-term focus on goals-based borrowing through the wealth planning process.

Jon has been in the financial services industry for over 17 years. He began his career as a loan processor for American Home Mortgage before working as an analyst for an RIA on Long Island. Jon then worked at Barclays covering both market and credit risk for the firm's trading activity. He then transitioned to Morgan Stanley where he spent the majority of his career working as a private banker covering the New York market and as a cash management specialist covering the Southeast Region.

Jon graduated from Hofstra University in New York with a major in finance and minor in economics. Jon is originally from Long Island, New York, but currently resides in Mount Pleasant, South Carolina, with his wife, two children and yellow lab. Outside of work, Jon enjoys spending time with his family, playing golf and traveling.

Cyndy Ranzau, CFP®

Wealth Strategist



Cyndy is a wealth strategist for RBC Wealth Management. Based in Denver, she serves as a resource for financial advisors to assist in gaining an understanding of their clients' financial objectives, gathering information and determining strategies for complex financial and wealth management issues for high-net-worth clients in the firm's West Division.

Cyndy works with advisors to discover issues their clients face and develop customized wealth management solutions to assist clients in attaining their goals. She focuses on wealth transfer planning, including trust and estate planning services, business succession planning, charitable planning and stock option planning. Cyndy works in collaboration with clients' attorneys, accountants and other professionals to implement customized planning strategies. In addition, Cyndy leads seminars and educational presentations for clients and groups on a variety of wealth strategies topics.

Cyndy has been with RBC Wealth Management since January 2013. Prior to joining RBC Wealth Management, Cyndy held various positions in finance including lead client advisor at a multi-family office, retail financial advisor and relationship manager in wealth management. She has been in the financial services industry for over 20 years and received her bachelor's degree in international relations at the University of Minnesota and her Masters of Science in financial services from The American College. Cyndy also holds the CFP® certification in addition to having passed the Series 7, 63 and 65 exams and holds multiple state insurance licenses.

Cindy Stacy, CFS®, CPFA™

Fixed Income Business Development



Cindy is based in Minneapolis and covers the northwest U.S. as a divisional retirement consultant. She has worked with corporate retirement plans for over 27 years, holding various roles ranging from home office to the field, most of that with Voya Financial. Dedicated to helping advisors grow their business, she enjoys providing solutions and sharing her knowledge. A lifelong learner, the ever-evolving nature of our business is a natural fit for her.

Cindy passed the Series 6, 63 and 65 exams and holds CFS® and CPFA™ certifications. She graduated from the College of St. Benedict and lives with her two daughters and two dogs. In her free time, she enjoys podcasts, summer days at the cabin and cooking.

Susan B. Johnson

Fixed Income Business Development



Susan is a vice president and marketer for fixed income business development. She markets all individual fixed income products, taxable and tax-exempt, across transactional and advisory platforms. She also travels to meet with advisors and share the latest fixed income updates, ideas and to assist with portfolio evaluation and construction. She helps advisors across all complexes, but currently travels to the Florida, Great Lakes, Rocky Mountain and South Atlantic complexes.

Susan earned a Bachelor of Science degree from St. Olaf College and began her career at Piper Jaffray in the fixed income department. She was a UIT trader before moving to the municipal trading desk where she spent most of her time trading, underwriting and marketing both new and secondary issues for over 10 years. After leaving the business to spend time with her family for several years, she accepted a position at Ameriprise working as a fixed income portfolio specialist, evaluating and creating portfolios. She joined RBC Wealth Management in 2014 as a senior fixed income trader on the advisory desk. In 2017, she transitioned to the fixed income business development desk assisting advisors throughout both platforms.

Susan passed the Series 7, 63 and 52 exams. She is a member of Twin City Bond Club and is involved with many activities focused around her family and community.

Laura B. Smith

Fixed Income Business Development



Laura is a business development professional for the fixed Income team at RBC Wealth Management. She works with financial advisors to help them deepen their client relationships by providing personalized support and guidance for their fixed income needs. Laura supports financial advisors from the Desert Southwest, Kansas City, Mid-Atlantic and Pacific Northwest complexes.

Laura joined RBC Wealth Management in the spring of 2022, working in operations and fixed income trade support, assisting the advisory desk and later serving on the UIT desk. She transitioned to her current role in the summer of 2024. Laura began her career in the financial services industry in the U.S. in 2021, when she worked as a banker in Forest Lake, Minnesota.

Earning a degree in finance and international trade from a university in Bogota, Colombia, Laura enjoys putting her knowledge into practice to help clients. She passed the SIE, Series 7, 66 and 52 exams. She also studied Mandarin at Beijing Language and Culture University for a year.

Originally from Bogota, Colombia, Laura loves to travel and learn about different cultures and languages. That passion led her to meet her husband, Johnathan. Before moving to the U.S., they lived in China for a few years, where Laura interned at the Embassy of the Republic of Colombia, focusing on economic and political opportunities between Colombia and China. She also studied Mandarin for a year and taught English to Chinese children for a year and a half.

Matt Loftin, JD, LL.M.

Wealth Strategist



Matt is a vice president and wealth strategist on the Client Strategies Team for RBC Wealth Management. He is based in the firm's West Division, and assists financial advisors located in the Pacific Northwest and Rocky Mountain Complexes to best serve their clients through the utilization of customized wealth, estate and tax planning services.

Matt partners with financial advisors to optimize the client experience at RBC Wealth Management by employing various wealth management tools, such as RBC's WealthPlan, to skillfully address the investment, insurance, retirement and estate/tax planning needs of individuals of all levels of net worth. Additionally, Matt uses his experience and expertise to support clients with the creation of meaningful legacies that benefit future generations by identifying and reviewing transfer strategies that embrace the client's personal priorities for passing on wealth, while also minimizing tax implications.

Matt joined RBC Wealth Management in 2021, after occupying a similar role at another financial services firm. Prior to that, Matt was an attorney for over a decade, practicing exclusively in the areas of tax, business and trust/estate planning, where he often assisted high-net-worth individuals with complex wealth planning techniques. He received Bachelor of Arts degrees in both physics and mathematics from Kalamazoo College, obtained his Juris Doctor (JD) from Drake University Law School and earned a Master of Laws (LL.M.) in taxation from the University of Washington School of Law.

Originally from Iowa, Matt has lived in the Pacific Northwest for over a decade. He is an avid sports fan and spends some of his free time supporting various charitable organizations.

Gus Bishop

Vice President – Fixed Income Business Development



Gus is a member of the Fixed Income Business development team at RBC Wealth Management. He provides strategic, integrated support to financial advisors through hands-on portfolio reviews and construction, cross-product marketing and branch presentations featuring best-practice ideas across the fixed income market. Gus provides dedicated support to financial advisors in the Boston, Chicago, Milwaukee, Minneapolis and Wayzata complexes.

Gus joined RBC Wealth Management in 2013 as a senior associate on the alternative investment operations team. In 2014, he transitioned to a role as a product associate on the mutual fund product team before joining the wealth management consulting team in 2017. Prior to his current role, Gus was a member of the Northeast Region municipal trading desk where he traded bonds from Connecticut, Florida, Illinois, Maine, New Hampshire, New York, Vermont, Rhode Island, prepaid gas bonds and U.S. territories.

Gus graduated from Lawrence University with a Bachelor of Arts degree in economics. He also passed the Series 7, 66 and 52 exams and received a quarterly RBC Award of Excellence in 2015.

Michelle M. Gilly, CFP®, CLU®, CEPA®

Insurance and Annuity Consultant



Michelle serves as a strategic partner to RBC Wealth Management financial advisors and their clients by being a resource for insurance planning, whether life or long-term care, wealth transfer, business succession, risk and tax considerations or estate planning services.

Michelle's career in the financial services industry began in 1990 as a Chubb Life wholesaler, followed by roles of increasing responsibility as a sales director, director and regional director with Phoenix Life, a business owner at Synergy Telecommunications, and a sales vice president with Highland Capital Brokerage. Then, before joining RBC Wealth Management, she was a regional annuity specialist with Charles Schwab.

Her credentials include earning a Bachelor of Arts degree from the University of Kansas, completing the Chartered Life Underwriter® professional designation from The American College, passing the Series 6, 7 and 63 exams and holding life, health and long-term care insurance licenses. Michelle also achieved the CERTIFIED FINANCIAL PLANNER® designation.

Michelle and her husband, Mike, have two adult daughters, Stephanie and Caroline, and a dog named Cricket. Their daughters both live in Dallas and they enjoy visiting them. Michelle, Mike and Cricket love spending time outdoors, hiking, snowshoeing, golfing and mountain biking.

Steven Thyken

Trust Consultant



Steven has worked in the financial services industry since 2015, during which time he has worked to provide structure and support for clients and their financial advisors. By helping drive active collaboration across investments, tax considerations and an increasingly complex estate planning landscape, Steven is able to bridge the gap towards clarity and confidence for RBC Wealth Management clients.

Having received his Bachelor of Science degree from the University of St. Thomas in St. Paul, Minnesota, Steven started his career as a trust associate at U.S. Bank. He advanced through the positions of trust officer (U.S. Bank), trust and estate strategist and department manager (NorthRock Partners), senior trust officer (U.S. Bank Private Wealth and Security Bank & Trust) and now works as a trust consultant for RBC Wealth Management. He holds his Certified Trust and Fiduciary Advisor (CTFA) designation since 2020.

Catherine Walker

Senior Manager
Professional Trustee and Philanthropic Solutions



Cathy is a senior manager of Professional Trustee and Philanthropic Solutions for RBC Wealth Management. Based in Wilmington, Delaware, Cathy is responsible for helping RBC Wealth Management financial advisors promote family legacy planning concepts to clients. She also helps educate clients about the benefits of using wealth management strategies that incorporate trust and philanthropic solutions. Overall, her goal is to enhance the relationship clients have with their financial advisors by helping them make optimal use of trust strategies. Additionally, Cathy manages a team of trust consultants who support RBC Wealth Management financial advisors and their clients throughout the United States.

She strives to make what is often viewed as a sensitive and difficult topic into a conversation about the role of planning for clients, their families, friends and communities.

Cathy has more than 30 years of experience working in the trust industry as a marketing consultant, trust officer and business development professional. Cathy earned a bachelor's degree from Wilmington University and attended Cannon Financial Institute's Trust School. She has spoken to audiences at state bar association meetings and is a featured speaker for the Financial Planning Association. Cathy is approved to provide continuing education credits to CERTIFIED FINANCIAL PLANNER® professionals and Certified Public Accountants nationwide.

Community matters

Kim's commitment to community isn't a credential—it's a calling.

Long before Forbes recognized her work, Kim was showing up for women in Montana in the most tangible way she knew: helping them understand their own money. During the Great Recession, she began teaching free personal finance classes basics that most people never learned and couldn't afford to pay someone to explain. Those classes didn't just help her community; in many ways, they helped shape the financial advisor she became.

That spirit of education and advocacy led to her work with the Women's Foundation of Montana, where she served on the board and deepened her commitment to advancing economic equity for women across the state.

It also gave rise to the Athena Pack Conference—a gathering she founded for women to step back from the demands of their daily lives and reconnect with who they are, what they value and where they want to go. Part retreat, part reckoning, the Athena Conference creates space for the kind of reflection that high-performing women rarely give themselves permission to take.



Kimberly Shappee speaking and presenting at an RBC Wealth Management event about the RBC women and wealth workbook.

You'll find us in the mountains as often as in the boardroom.

Josh and Kim aren't just advisors who talk about living well—they live it. You might spot them at the Run the Rut mountain running race, pushing through the vertical terrain above Big Sky, or summiting Lone Peak together. Their love of the outdoors is inseparable from their love of this place.

Closer to home, Kim served on the Capital Campaign Committee for the Missoula Food Bank, helping bring the organization's new facility to life—a building that now serves as a cornerstone of food security for the Missoula community.

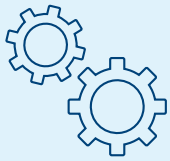
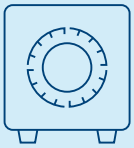
That's why their partnership with the local Land Trust feels less like sponsorship and more like stewardship. Preserving open space in and around Missoula—the land they run, climb and call home—is personal. It's the same values-in-action philosophy they bring to their work with clients: protect what matters, invest in what lasts.

Josh also brings a deep personal dimension to his community work. His family has firsthand experience with the relentless demands of managing Type 1 diabetes—the vigilance, the financial weight and the emotional toll it places on patients and families alike. Watching his daughter navigate that reality has deepened his commitment to **Breakthrough T1D**, the leading global organization funding research toward a cure. For Josh, supporting this cause is an extension of what he values most: showing up fully for the people he loves and the community around him.

> Community isn't a line item for us. It's where we come from—and where we're building.

Four layers of asset protection

Layers to make sure your wealth is safe and protected with RBC Wealth Management.

1		**The fiscal stewardship of RBC Capital Markets, LLC.**	RBC Capital Markets, LLC, prides itself on making wise choices and instituting sound management practices focused on mitigating risk of firm failure.
2		**Compliance with Securities and Exchange Commission (SEC) requirements**	Your segregated assets do not appear on our balance sheet. Should the firm experience financial difficulty, segregated assets would not be available to the firm or to firm creditors. We also comply with multiple SEC rules designed to help ensure you will always be able to take custody of the assets and cash held in your accounts.
3		**Securities Investor Protection Corporate (SIPC)* insurance**	In the rare event that the firm would become insolvent, SIPC reserve funds would be available to satisfy your claims against the firm, up to SIPC eligible amounts. Should you be unable to take custody of all the assets in your account, SIPC insurance is available to help make up the shortfall.
4		**An additional insurance policy purchased from Lloyd's* of London**	In the extraordinary event that the firm were to fail, that securities in your account were unavailable to be returned to you and that the total shortfall exceeded SIPC insurance coverage, insurance purchased by RBC Capital Markets, LLC would provide coverage up to $99.5 million per SIPC-qualified account of which $900,000 may be cash.

*Neither SIPC protection, nor protection in excess of that provided by SIPC, covers a decline in the value of your assets due to market loss. Additional information is available upon request or at www.sipc.org.

We act as your primary financial advisor

Collaboration is key. Working together, you'll receive strategies and personalized advice to help you achieve your goals. We can bring in your specialists—accountants, attorneys, and others—as well as our own wealth management consultants to provide additional guidance and optimize solutions for you. RBC Wealth Management ties everything together for you, based on your goals and priorities.

You and your goals

You
Your family
Your business



Accumulating wealth



Funding your lifestyle



Protect what is important to you



Creating a lasting legacy

Your team with access to RBC WM specialists with specific areas of expertise:

Your accountant	The Vesta Group	Your attorney
• Investments • Credit and lending • Cash management • Insurance and annuities	• Estate services and gifting • Trust services* • Qualified retirement plans • Business solutions	• Private banking • Capital markets

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Our mission is to help clients thrive and communities prosper.

Professional trustee services[1]

- 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 offers 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

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
- 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

Banking and lending offered through City National Bank[2]

City National Bank was created to advance the financial success of entrepreneurs, professionals, businesses and families. It is recognized for the ability to create personalized banking relationships through extraordinary service and proactive advice.

City National Bank's solutions include:

- Personal and business loans and lines of credit[3]
- City National Visa® personal and commercial credit cards[4]
- Residential mortgages and home equity lines of credit[5]
- Trust services
- Personal and business deposit accounts
- Equipment financing[6]
- Treasury management

Trust services are provided by third parties. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. 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.

1. Professional Trustee services are offered to RBC Wealth Management clients by RBC Trust Company (Delaware) Limited (RBC Trust), Comerica Bank & Trust, N.A. and TCA TrustCorp America, which may serve as trustee. RBC Capital Markets, LLC, is a subsidiary of Royal Bank of Canada (RBC), and RBC Trust is a subsidiary of City National Bank. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. 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. No information, including but not limited to written materials, provided by RBC WM should be construed as legal, accounting or tax advice.
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.
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5. All loans and lines of credit are subject to credit and property review and approval. Additional terms and conditions apply. Not all applicants will qualify. Home equity lines of credit are not available in Texas.

   City National Bank Member FDIC. NMLSR #536994/Equal Housing Lender.
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Worldwide capabilities



RBC: Key facts

Operating for over
150 years

More than
100,000
employees worldwide

Top 15 bank globally based on market cap[1]
$251 billion

Global footprint and resources–operations in
29
countries

Best Private bank
for sustainability and ESG thought leadership[2]

$140+ million given globally through cash donations and community investments[3]
(including support to mitigate the economic impact of the COVID-19 pandemic)

Among the
Top 10
full-service brokerage firms in the U.S. by assets[4]

1. As of April 30, 2026. Source: Bloomberg.
2. Global Finance – Best Private bank Awards 2025.
3. Source: Environment, Social and Governance (ESG) Performance Report 2021.
4. Quarterly earnings release (10-Q) from peer firms.

RBC Wealth Management is an affiliate of RBC.

Notes

The Vesta Group

Your wealth is personal

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Wealth Management

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