

# Our services

Wealth Management Planning	Estate Planning and Charitable Giving	Retirement Planning	Risk Management and Insurance	Cash Flow and Budget	Assistance to Loved Ones	Income Tax Planning*
Review of portfolio	Wills	Retirement goal setting	Review of existing policies	Income sources	Gifts	Review of cost basis
Asset allocation	Power of attorney	Social Security and Medicare	Life insurance needs	Expenses and budgeting	Education planning	Review realized gains
Time horizon	Living will	Business planning	Long term care insurance	Debt management	Caring for elderly	Carry forward losses
Withdrawal strategies	Health care proxy	IRA Contributions and Conversions	Disability insurance	One-time expenses	529 College savings plans	Tax-loss harvesting
Investment Policy Statement	Trusts	Employer-sponsored plans and 401(k)'s	Health insurance	Planned large expenses	Roth ira's for children	Deductions and credits
Stock concentration	Irrevocable Life Insurance Trusts	Annuities and pensions	Homeowner's or renter's insurance	Emergency funding	UGMA/UTMA	Potential roth conversions
Review investments held outside of the firm	Estate taxes	RMD's and withdrawal strategies	Liability coverage	Dollar cost averaging		Health Savings and Flexible Spending accounts
	Guardians for minor children	Self-employed retirement plans		Mortgage review		
	Charitable giving and trusts			Lines of credit		

## Concierge service

- Coordinate with other advisors such as your attorneys and accountants
- Hold regular meetings and ensure that all planning is well coordinated and implemented
- Maintain copies of documents such as insurance policies, estate planning and legal documents, and tax returns



\*RBC Wealth Management is not a tax advisor. All decisions regarding the tax implications of your investments should be made in consultation with your independent tax advisor