

Our services

Flader & Young Wealth Consulting Group

Wealth management planning	Estate planning services and charitable giving	Retirement planning	Risk management and insurance	Cash flow and budget	Assistance to loved ones	Income tax considerations
Review of portfolio	Gifts to family and charity	Retirement goal setting (RBC WealthPlan)	Review of existing policies	Income sources	Gifts	Review of cost basis
Asset allocation	Multi-jurisdiction planning	Social Security and Medicare	Life insurance needs	Expenses and budgeting	Education planning	Review realized gains
Time horizon	Trusts	Business owner solutions	Long-term care insurance	Debt management	Caring for elderly	Carry forward losses
Withdrawal strategies	Irrevocable life insurance trusts	IRA contributions and conversions	Disability insurance	One-time expenses	529 College savings plans	Tax-loss harvesting
Investment Policy Statement	Charitable services and donor advised funds	Employer-sponsored plans and 401(k)s	Liability coverage	Planned large expenses	Roth IRAs for children	Deductions and credits
Stock concentration	Estate planning services for unique family situations	Annuities and pensions		Emergency funding	UGMA/UTMA	Potential Roth conversions
Review investments held outside the firm	Ultra-high net worth strategies (RBC Echelon)	RMDs and withdrawal strategies		Dollar cost averaging		Health Savings and Flexible Spending accounts
		Self-employed retirement plans		Mortgage review		
				Lines of credit		

Concierge service

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

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.

Trust services are provided by third parties. 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.

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Wealth Management