

Client services



**Wealth
Management**

Red Rose Investment Group

Services you may expect

- Access to a broad range of investment products
- Monthly/quarterly statement of account
- Detailed account specific performance reports are available upon request
- SIPC insurance coverage of accounts
- FDIC insurance for brokered certificates of deposit
- Fiduciary services—we act as fiduciaries on all Portfolio Focus accounts and all IRA accounts

Additional services provided by RBC Wealth Management

- Remote account access via the internet
- Check writing is available on all Investment Access Accounts
- Electronic Funds Transfer via the Automated Clearing House (ACH) system
- Access to research and market reports
- Trust services
- 401(k), 403(b), and other qualified plan management
- Insurance services including annuities
- Business evaluation
- Market updates, especially during periods of market turmoil
- Education planning
- Reporting of cost basis

Additional services provided by Red Rose Investment Group

Tax related:

- We gather information on your taxable income so we can estimate your tax bracket
- We gather information on any tax loss carry forwards to help manage your capital gains tax
- Qualified Charitable Distribution assistance
- We can monitor your IRA required minimum distributions
- We can monitor capital gains on mutual funds distributions
- Detailed bond individual portfolio analysis
- We can monitor realized capital gains in taxable accounts and if appropriate will harvest losses
- We minimize short-term gains and ordinary income in tax averse accounts

Wealth management planning related

- We monitor your beneficiary and power of attorney information
- We proactively handle the reporting of estate information
- A portfolio review is scheduled for you annually (you receive notice in the month prior to your birthday) at a minimum. Reviews can occur over the phone or in person. Additional reviews are scheduled based on individual client need.

- Estate and legacy planning services
- WealthPlan financial analysis
- Insurance/annuity review
- We review your current retirement accounts (401(k), 403(b), etc.) to help you make better decisions with your investment options
- Social Security optimization

Service related

- We communicate with you on a regular basis to see if there are any material changes to your personal life or your financial situation
- We deal directly with your accountant and attorney if you authorize us to
- We provide referrals to experienced professionals in areas outside our direct expertise
- We minimize the use of voicemail
- We are easily accessible and available to you through phone, fax, email and personal visits. We respond to all of your inquiries in a timely manner usually during the same day
- We conduct a meeting within the first 30-60 days to go over your first RBC Wealth Management statement
- All recommendations are made in your best interest
- We provide useful and current information on our team web site
- Income projection reports are mailed quarterly to our clients with fixed income taxable accounts

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.

- We provide notification of dividend increases for positions held in our Portfolio Focus Models
 - We provide a complimentary pocket calendar in November
 - We hold webinars and seminars based on client request and interest. Invitations are emailed or mailed for client specific seminars and general topic seminars are posted on our website
 - We hold an annual client appreciation event for our top tier clients
 - We have a thorough onboarding process for new clients
 - We have five experienced financial professionals available to answer your questions and address any problems that may arise
2. Determine the strategic allocation for the client's overall portfolio, including assets not held at RBC. Also determine the most suitable allocation for each account, taking into account taxes and income requirements.
 3. Make tactical modifications to the strategic allocation based on our expectations of market action for the coming year. We gather information from many sources both within and outside of RBC in order to form our opinions on different markets. Although tactical shifts can improve performance, it is important to remain broadly diversified.
 4. Select specific funds, and where appropriate, individual securities to populate all of the asset classes. We use proprietary RBC research and data from Morningstar.

Investment related

We have a well-thought-out investment philosophy

1. Examine the client's goals, time horizon and risk tolerance and complete a full Personal Needs Analysis/Retirement Income Projection when appropriate; otherwise discuss these issues at length with the client.
5. Provide timely, ongoing service
 - Provide relevant performance statistics for your portfolio compared to indices
 - Review your progress in attaining your financial goals

SIPC protection currently covers up to \$500,000 per account (of which \$250,000 may be cash). SIPC protection does not cover a decline in the value of customer's assets due to market loss. Additional information is available upon request or at <http://www.sipc.org/www.sipc.org>.

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.