

# Carillon Consulting Group



Wealth  
Management



# Carillon Consulting Group





The Carillon Consulting Group's goal is to deliver trusted advice and exceptional service in a personal and unparalleled way. We focus on designing and implementing wealth management plans to help accumulate, protect and transfer wealth with tax efficiency. Our team is committed to working closely with you and your professional advisors, collaborating to offer goal-driven solutions designed to help you realize your wealth planning goals and objectives. Our mission is simple: *To provide financial stability through a lifetime relationship.*

### About Carillon Consulting Group

Carillon Consulting Group was formed in 2007 through a partnership between founding members David Kenyon, Gordon Lawrence, Scott Hill and Chris Lee. In 2023, David retired, transitioning Carillon Consulting Group to Scott and Chris as principals. The Carillon Consulting Group was recognized by Forbes as a "Best-In-State" Wealth Management Team in 2024. Scott and Chris are responsible for managing relationships spanning the country for 240 high-net-worth families (as of June 2024). Taking a holistic, goals-oriented wealth management approach, the Carillon Consulting Group has the knowledge and skills to assist high-net-worth investors, their families, corporations, and executives with their complex wealth management needs.

The Carillon Consulting Group is committed to providing world-class investment advice. To keep abreast with the ever-changing investment market, we are dedicated to a pursuit of knowledge within the financial marketplace. Our group's dedication to continuing education has produced an Accredited Wealth Manager (AWM), a Certified Investment Management Analyst® (CIMA®), an Accredited Investment Fiduciary® (AIF®), a CERTIFIED FINANCIAL PLANNER® (CFP®) and a Financial Paraplanner Qualified Professional<sup>SM</sup> (FPQP®). Carillon Consulting Group believes that it is important to support our community and has charitable relationships that benefit many causes throughout the Pacific Northwest annually.

### Wealth planning for legal settlements

In partnership with The Martin Wealth Management Group, Scott has led the wealth planning process for many families who have suffered catastrophic injuries or the death of a loved one. Legal settlements require customized wealth planning and collaboration to determine and manage the decisions that are imperative to helping you achieve your goals. These decisions—often made during times of emotional duress—can be extremely challenging for you to handle on your own. Scott collaborates with you and your team of attorneys, trust companies, accountants, as well as other key decision-making specialists to help you find the right financial solutions designed to provide for you now and in the future.

### Our passion is in the process

The Carillon Consulting Group is dedicated to a disciplined process that focuses on our clients' needs, wants and wishes. We work diligently with you to define your financial objectives and goals, by building a robust, personalized RBC WealthPlan that evaluates every aspect of a client's financial well-being to build solutions designed to meet their future dreams. Our process includes:

- **Investigate** — We begin by listening to understand you and your financial objectives.
- **Evaluate** — Together, we gather specific information on your financial picture and determine your wealth management needs.
- **Analyze** — We assess your financial and personal information to match your financial objectives with sound strategies.
- **Recommend** — We develop goal-oriented strategies.
- **Execute** — We implement thoughtful, creative, personalized financial solutions.
- **Manage** — We provide professional service and resources, collaborating with your attorney, CPA and other specialists for our wealth planning advice.

We welcome you to experience the Carillon Consulting Group difference yourself. Contact us today to set up a meeting.

**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.**

The 2024 Forbes Best-in-State Wealth Management Teams award was announced January 2024. Data as of 3/31/23. The award was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and team, and are not indicative of future performance or representative of any one client's experience. Past performance is not an indication of future results. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance.

# About us

## Scott Hill, AWM, CIMA®

Senior Vice President – Financial Advisor  
Senior Portfolio Manager – Portfolio Focus

(425) 739-1106 | [scott.hill@rbc.com](mailto:scott.hill@rbc.com)



Scott is a trusted financial advisor currently serving 140 families. He has over 30 years of financial industry experience, beginning his career in 1993 with AG Edwards. He joined RBC predecessor Dain Rauscher in 2000 and later co-founded Carillon Consulting Group of RBC Private Wealth, where he serves as the lead financial advisor and principal.

Scott's practice focuses on delivering wealth management solutions for high-net-worth individuals, their families, institutional investors and plaintiffs, who have secured a legal settlement as the result of catastrophic injury or the death of a loved one. He leads a team of experienced professionals within RBC Private Wealth, providing expertise in wealth planning, to help clients build, preserve and transfer their wealth with tax-conscious considerations. Scott is skilled in investment strategy, income distribution planning, portfolio construction and investment selection, including alternative assets. Scott maintains the Certified Investment Management Analyst® and Accredited Wealth Manager professional designations.

When he is not managing client relationships, Scott can be found spending time with his wife, Deana, following the success of his three sons, Gavin, Mason and Drew, and spending time with their beloved bullmastiff, Lola. Scott is a passionate Washington Husky alum, who loves to travel with his family, cook, ski and fly fish while splitting his time between Seattle and Sun Valley, Idaho.

## Chris Lee, AIF®

Senior Vice President – Financial Advisor  
Senior Portfolio Manager – Portfolio Focus

(425) 739-1107 | [chris.j.lee@rbc.com](mailto:chris.j.lee@rbc.com)



Chris began his career on Wall Street in 1988 with a large international bank. He is a founding member and principal of Carillon Consulting Group. Throughout his career, Chris has worked extensively with high-net-worth individuals, their families and fiduciary clients. He enjoys managing client relationships and has experience in wealth planning,

portfolio construction and investment selection. For more than 30 years, there has been nothing more gratifying for Chris than watching multigenerational clients achieve success while meeting their financial objectives.

Chris holds the Accredited Investment Fiduciary® professional designation through the University of Pittsburgh. While not managing client relationships at Carillon Consulting Group, Chris and his wife, Courtney, enjoy spending time at their second home in Skagit Valley and following the success of their daughter, Elsie, who attends Lewis & Clark College. They are passionate about giving back to the community and support many charitable organizations throughout the Pacific Northwest. In particular, Chris and his family have supported Canine Companions, raising and training future service dogs to support individuals with disability.

**Joe Ganoë, FPQP®**  
**Investment Associate**

(425) 889-8866 | joe.ganoë@rbc.com



Joe started in the industry in 2021 at LPL Financial and joined Carillon Consulting Group in early 2023. Joe strives to provide a positive experience for clients and holds himself to a high standard as it relates to account administration and client relationships. Joe passed the Series 7 and 66 exams and holds Washington life and health

insurance licenses

Joe acquired the Financial Paraplanner Qualified Professional<sup>SM</sup> designation. In his spare time, Joe enjoys golfing, sport-fishing and being with friends and family. Joe is a Washington State University alumnus and was born and raised in Southern California.

**Nicole Barker**  
**Registered Client Associate**

(425) 803-2522 | nicole.barker@rbc.com



Nicole honed her customer service skills as a teller and then spent several years as an assistant branch manager. Prior to joining Carillon Consulting Group in 2022, Nicole spent five years with Merrill Lynch in Seattle, where she passed both the Series 7 and 66 exams. Nicole is responsible for managing administrative and operations duties with Carillon

Consulting Group. She is passionate about each client's success and dedicated to delivering an unparalleled private wealth experience. Outside the office, Nicole enjoys an adventure, whether it be traveling internationally or throughout the United States. When not out exploring the world, she resides in Kirkland with her partner, Evan, and their two cats, Cortana and Gnar.

# 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

- Among the top 10 full-service brokerage firms based on assets under administration and number of advisors in the U.S.<sup>1</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$931 billion in assets under management worldwide<sup>2</sup>
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with more than 2,100 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 July 31, 2024.



# 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 100,000 employees speaking over 100 languages serve more than 18 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<sup>1</sup> 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.<sup>2</sup>

## Canada's leading financial institution

- Largest bank in Canada, with approximately US\$1.5 trillion<sup>3</sup> in total assets and a Common Equity Tier 1 capital ratio of 13.0% (Basel III)<sup>3</sup>
- RBC is the market-leading retail bank in Canada, receiving top ranks among big five banks in 11 out of 11 Ipsos Financial Service Excellence Awards 2022
- Ranked #3 by J.D. Power in Banking Mobile App customer satisfaction among Canadian banks<sup>4</sup>
- Best private bank in Canada (Global Finance — Best Private Bank Awards 2024)

## Royal Bank of Canada — consistently high credit ratings<sup>5</sup>

Moody's	Standard & Poor's	Fitch
Aa1 <sup>6</sup>	AA- <sup>6</sup>	AA <sup>6</sup>
A1 <sup>7</sup>	A <sup>7</sup>	AA- <sup>7</sup>
Stable <sup>8</sup>	Stable <sup>8</sup>	Stable <sup>8</sup>

**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 July 31, 2024. 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 (CNB). Member FDIC. These products and services are not SIPC insured and are subject to CNB's terms and conditions. CNB 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 CNB.

3. As of July 31, 2024. Q3 2024 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. J.D. Power, 2024.

5. 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.

6. Ratings (as at August 27, 2024) 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.

7. Ratings (as at August 27, 2024) for senior long-term debt issued on or after September 23, 2018, which is subject to conversion under the Bail-in regime.

8. 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 choices, including FDIC-insured deposits
- 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, Q3/24
- Over 21,500+ clients worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- 60 offices in 16 countries around the globe

# Our mission is to help clients thrive and communities prosper.

## Professional trustee services<sup>1</sup>

- 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<sup>2</sup>

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<sup>3</sup>
- City National Visa® personal and commercial credit cards<sup>4</sup>
- Residential mortgages and home equity lines of credit<sup>5</sup>
- Trust services<sup>6</sup>
- Personal and business deposit accounts
- Equipment financing<sup>7</sup>
- Treasury management

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 (CNB). Member FDIC. These products and services are not SIPC insured and are subject to CNB's terms and conditions. CNB 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 CNB.

3. Loans and lines of credit are subject to credit and property approval. Additional terms and conditions apply. Not all applicants will qualify.

4. Visa is a registered trademark owned by Visa International Service Association and is used under license.

5. City National Bank Member FDIC. NMLSR #536994/Equal Housing Lender  HELOCs are subject to credit and property review and approval. Your HELOC must be secured by a first or second lien on a 1-4 unit residential dwelling. HELOCs are not available in Texas. Additional terms and conditions apply. Not all applicants will qualify.

6. 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.

7. Equipment financing and leasing are offered by First American Equipment Finance, a subsidiary of City National Bank, and are subject to credit approval by, and documentation acceptable to, First American Equipment Finance. For California clients: Loans made or arranged pursuant to a California Finance Lenders Law license. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring clients to First American Equipment Finance.



# Worldwide capabilities



## RBC: Key facts

Operating for over  
**150** years



More than  
**100,000**  
employees worldwide



Top 15 bank globally based on  
market cap<sup>1</sup>  
**\$158 Billion**



Global footprint and  
resources—operations in  
**29**  
countries



**Best bank**  
for sustainability and  
ESG thought leadership<sup>2</sup>



**\$140+** million given  
globally through cash donations  
and community investments<sup>3</sup>

(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<sup>4</sup>



1. As of July 31, 2024. Source: Bloomberg.

2. WealthBriefing Wealth for Good Awards 2022.

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.







# Carillon Consulting Group

Strengthening your financial security<sup>SM</sup>

**Scott Hill, AWM, CIMA®**

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