

Scatena Dietz Investment Group



Wealth
Management



Scatena Dietz Investment Group

Our values

We offer a unique team-based approach to wealth management. We firmly believe that in the complicated financial world, a single financial advisor cannot know all the intricacies involved in successfully leading a client through the stages of their life. Our multigenerational team is structured to work with multigenerational clients. We look not only at confirming our current clients are taken care of, but that the generations to follow have clarity on their financial future as well. Each member of our team focuses on a different field of wealth management, allowing you to rely on their strengths when your financial needs evolve.

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.

Our approach to wealth management

Your objectives come first

Our first priority is to help you achieve your financial objectives. Our disciplined approach is designed to identify strategies to accumulate, protect, convert and transfer your wealth based on your financial goals, which may include:

- Analyzing your asset allocation
- Planning for retirement
- Funding an education
- Maintaining or enhancing your lifestyle
- Preparing for a major purchase
- Protecting your family or income
- Converting wealth to retirement income
- Creating a legacy

Our approach to wealth management



A disciplined 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 objectives with customized solutions.

Our process includes:

- **Gathering your current financial information** — Together, we gather specific information on your financial picture.
- **Developing customized 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.

It all starts with you

Through a dedicated financial advisor focused on serving your best interests, we develop highly effective and customized solutions designed to meet your needs and objectives now and for years to come.

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 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.¹
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$1 trillion in assets under administration and more than US\$728 billion in assets under management worldwide²
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 1,900 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 October 31, 2022.



Plan for your financial future with an RBC WealthPlan analysis

Are you on track to achieve your goals? Have you taken the time to prioritize your goals and identify what you can do to maximize your resources? Do you need help bringing your goals to life?

An analysis using RBC WealthPlan can help you answer these questions

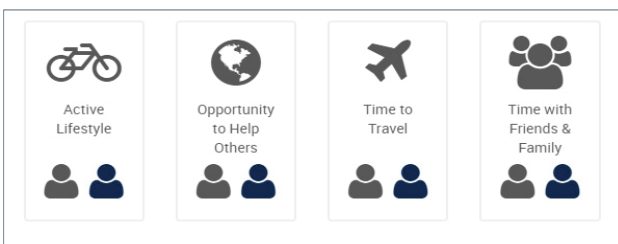
If you are the type of person who likes to know where you are going in life, this analysis is an effective way to plan for your financial future. It helps you and your financial advisor understand your current financial situation, identify your life goals and determine what steps you can take to achieve those goals. Plus, it offers you the ability to weigh certain decisions and determine what is best for you and your family. With RBC WealthPlan, you and your financial advisor can create a personal analysis based on your vision for retirement.

Start with your expectations and concerns

When you think about retirement, what do you most look forward to? What is your personal vision of retirement? It might be an active lifestyle, travel or time with friends and family. Whatever your expectations of retirement, you likely have concerns for the future. When you think about retirement, what worries or concerns you? For many, running out of money, health care costs and suffering investment losses are top concerns.

Whatever you identify as expectations and concerns, whether they are shared or individual, RBC WealthPlan can easily include each in your personal plan.

Expectations sample



Concerns sample

	Your Concerns	How your plan can Help
	➔ Level of concern: High	
	Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long Term Care Insurance.
	Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.
	➔ Level of concern: Medium	
	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
	Getting Alzheimer's (or other illness)	We'll consider Long-Term Care insurance & discuss Medical Directives & Power of Attorney.
	Parents needing care	We'll include a Goal for the cost of care for your parents.
	➔ Level of concern: Low	
	Kids mismanaging money	We'll discuss options that can help young adults learn good money habits and provide protection for assets.

Consider your goals

Your goals, and the importance of each, are deeply personal to you. You may have some on your mind right now, or you may need help prioritizing what's important to you. RBC WealthPlan incorporates a conversational approach to identifying your goals and assigning an importance based on needs, wants and wishes.

How prepared are you for retirement?

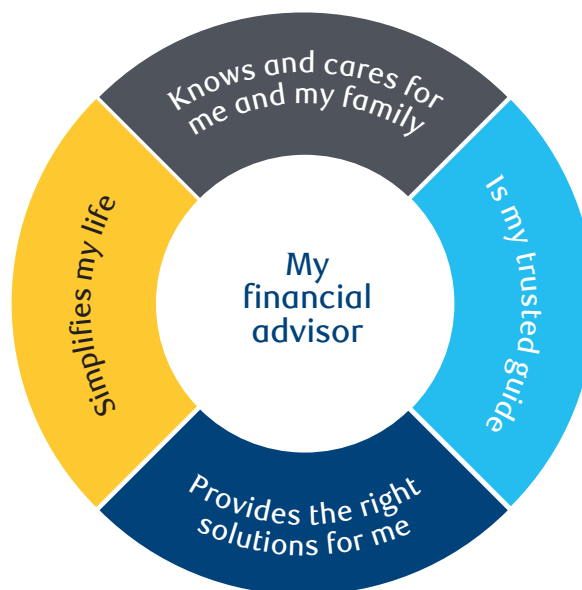
More than likely, the primary reason you save and invest is to finance your retirement. But before you can determine your retirement preparedness, you will need answers to these three questions:






- How much money will I need?
- Where will it come from?
- How long will it last?

Don't worry if you don't know the answers yet; your RBC Wealth Management financial advisor and RBC WealthPlan can help. The answers to these questions may change over time and will be dependent on the following factors:

- Retirement income sources
- Current and future health status
- Loss tolerance
- Willingness to save
- Desired legacy

As life and your expectations change, we can easily update your RBC WealthPlan to confirm you remain prepared for what comes next.



John & Jane's Goals				Timeline	Hide Detail
Needs					
	Retirement - Basic Living Expense				
	John (2028) 65 Jane (2028) 64 Both Retired (2028-2058) \$125,000 John Alone Retired (2059-2060) \$100,000				
	Health Care				
John Medicare / Jane Retired Before Medicare (2028) \$20,645 Both Medicare (2029-2058) \$9,286 John Alone Medicare (2059-2060) \$6,123					
Wants					
	Travel				
	When both are retired Recurring every year for a total of 15 times \$15,000				
	New Home				
In 2028 \$300,000					
Wishes					
	Major Purchase				
	When both are retired \$100,000				

RBC WealthPlan, an interactive experience

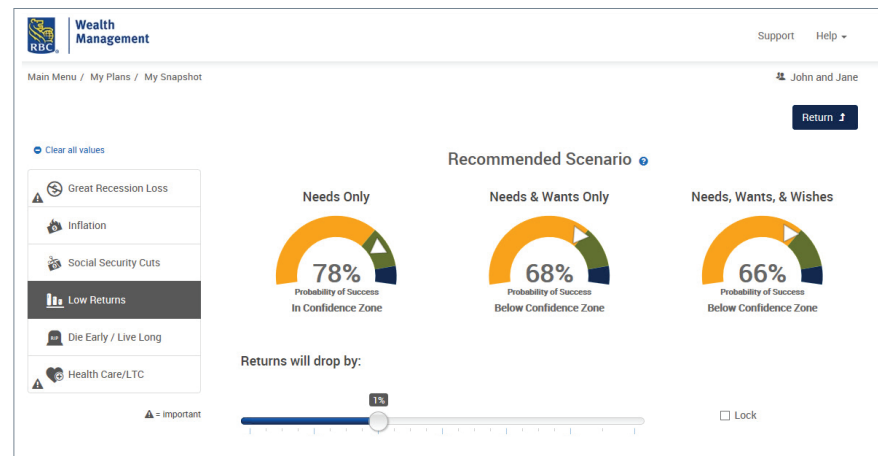
RBC WealthPlan allows you to take charge of your plan by utilizing the What Are You Afraid Of? tool. The tool focuses on plan variables that you cannot control. It allows you to see the impact of market or Social Security changes, inflation, plan returns, long-term care needs and other unexpected costs. Concerns identified through this feature are highlighted in RBC WealthPlan, reminding you to address them.

RBC WealthPlan also allows you to take charge of your plan by utilizing the Play Zone®, a tool that allows you to modify the things you can control—for example, if you retire earlier or later than you have currently planned, trade-offs that may be needed for one of your wants or wishes, and the importance of maximizing contributions during your working years. Play Zone allows you to see what is possible in retirement given the resources that you have.

Start planning for your financial future today

An RBC WealthPlan analysis gives you and your financial advisor an abundance of information about your present and future financial possibilities. From there, your RBC Wealth Management financial advisor suggests strategies to help you produce the outcomes you dream about. Call your financial advisor today to schedule an appointment.

What Are You Afraid Of? tool example



Play Zone example



Important: The projections or other information generated by WealthPlan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

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.

Play Zone® is a registered trademark of PIETech, Inc.

About us

Jim Scatena, CFP®

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

(303) 541-2331 | jim.scatena@rbc.com



Jim joined RBC Wealth Management in 1996. He graduated with a Bachelor of Arts degree in international economics from UCLA and earned an MBA from San Francisco State University. Jim focuses on the development of customized portfolios and asset allocation models. Jim has the CERTIFIED FINANCIAL PLANNER™ certification and supervises the team's

wealth management planning solutions.

Jim Loves to surf, ski, ride his bikes and fly-fish. His wife, Lisa, is a doctor running her own dermatology practice. He has two sons. Drew attends Full Sail University in Florida and Alex is at the U.S. Air Force Academy.

Bob Dietz, AWM

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

(303) 541-2334 | robert.dietz@rbc.com



Bob has been in the financial services industry for more than 40 years and joined RBC Wealth Management in 1994. He earned both his Bachelor of Arts degree and MBA from Alliant International University. In 2007 Bob earned the Accredited Wealth Management designation. He focuses on wealth management planning with an emphasis in technical equity

analysis and he also specializes in estate planning services, insurance and annuities.

In his free time, Bob enjoys playing golf and fishing and spending time with his grandkids.

Lynne Grimson

Associate Vice President – Financial Advisor

(303) 541-2333 | lynne.grimson@rbc.com



Graduating with a Bachelor of Arts degree in finance from the University of Colorado, Lynne joined RBC Wealth Management in 2002. Prior to becoming a financial advisor, Lynne held a variety of roles within RBC Wealth Management. She brings a unique background in operations to the team. Lynne specializes in the

administration of annuities and insurance. Lynne keeps the team current on all technology initiatives to see that our clients are receiving state of the art wealth planning. Lynne has passed the following securities exams: Series 7, 9, 10, 63 and 66.

In her free time, Lynne most enjoys spending time in the outdoors with her husband and two kids.

Daisy Galo

Branch Service Manager
Client Associate

(720) 565-2013 | daisy.galo@rbc.com



Daisy joined RBC Wealth Management in January of 2022. Prior, Daisy held multiple roles in event management as well as an executive assistant. She has a bachelor's degree in business administration and a MBA with a concentration in finance. She has passed the SIE and the Series 7 exams.

She is driven by details and has a passion for organization. Her overall goal is to enhance and support the client-advisor relationship. Daisy is originally from El Salvador. She is fluent in both English and Spanish.

Sam Shafer

Client Associate

(303) 591-2335 | sam.shafer@rbc.com



Sam graduated from Loyola University Maryland where he earned his Bachelors of Arts degree in marketing and his MBA in finance in 2022 while playing lacrosse. Sam moved to Colorado from Connecticut in 2022 and joined RBC Wealth Management as a client associate. He is eager to learn the business and provide excellent customer service.

Outside of the office, Sam loves to fly-fish, ski and spend time with his friends and family.

Wealth management professionals

The wealth management professionals serve as an extension of our team. They develop a stronger understanding of your personal financial objectives, gather valuable information and support complex financial and wealth strategy issues for our clients.

Cyndy Ranzau, CFP®, ADPA®

Wealth Strategist



Cyndy works with RBC Wealth Management financial advisors to develop appropriate wealth management solutions for clients in the areas of estate planning services, retirement planning, stock option planning, charitable giving, education funding and wealth transfer. She also works with clients' attorneys, accountants and other professionals

to implement strategies to meet clients' financial objectives.

She 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 holds the CFP® certification and the Accredited Domestic Partnership Advisor designation. She passed the Series 7, 63 and 65 securities exams and holds multiple state insurance licenses.

Judi Rana, AWM

Vice President – Wealth Management Consultant



As a wealth management consultant, Judi helps address the investment and retirement planning needs for clients of RBC Wealth Management financial advisors. She assists in analyzing clients' risk tolerance and investment goals. She works closely with clients to select appropriate money managers to help meet their financial goals and then reviews the

performance of the selected money managers. Judi also helps clients understand investment fiduciary responsibility and develop investment policy statements.

Judi has been with RBC Wealth Management since 1996. Before assuming her role as wealth management consultant, Judi was a product consultant in RBC Wealth Management's Investment Advisor Group in Minneapolis, specializing in managed assets. Judi attended the

University of Texas at Austin. Judi earned the Accredited Wealth Manager (AWM) designation and passed the Series 7 and 66 securities exams.

Aaron Gallardo

Trust Consultant



Aaron specializes in collaborating with RBC Wealth Management financial advisors to deliver trust solutions for their clients as part of their wealth management services. His goal is to enhance and support the relationship between the financial advisors and their clients by helping them identify trust solutions that optimize their opportunities

and mitigate risks.

With close to 20 years of retail investment experience, Aaron brings a deep knowledge of the financial services field to his position. He helped support financial advisors as a business development officer for BlackRock iShares. Aaron can provide expertise about RBC Wealth Management's full offering of professional trustee services for individual clients, foundations, endowments and other nonprofits. He frequently makes presentations at seminars and client meetings on trust services and works directly with RBC Wealth Management financial advisors and their clients to help identify specific trust needs and provide appropriate solutions for those needs.

Aaron earned a Bachelor of Science degree from Nebraska Wesleyan University. He passed the Series 7, 63, 9, 10 and 65 securities exams.

Jordan Perschel

Credit Consultant, Credit and Liquidity Solutions



Jordan works with financial advisors to establish a wealth management practice that manages both sides of the balance sheet by focusing on clients' liquidity needs in the short-term, while maintaining a long-term focus on goals-based borrowing through the wealth planning process.

Jordan began his career as a financial representative at Fidelity Investments in Cincinnati. He then moved to Chicago to work in Morgan Stanley's Stock Plan Services group, providing equity compensation solutions to public

companies and providing advice and liquidation strategies to executives. Jordan then worked at Supernova Lending, LLC, a financial technology company that provides a comprehensive lending platform to financial institutions and advisors. While at Supernova, Jordan was a consultant at RBC Wealth Management where he helped launch a new securities-based lending platform and educated advisors on how to better incorporate lending into their practices.

Jordan graduated from Miami University's Farmer School of Business with a Bachelor of Science degree in finance.

Jordan was born and raised in Worcester, Massachusetts, where he attended Worcester Academy. He moved to Chicago in 2013, where he lived in Lincoln Park, Wicker Park and now in the Gold Coast. He enjoys all that Chicago has to offer.



Notes

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Strengthening your financial securitySM

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**Wealth
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23-BD-00017 (05/23)