

Schaefer Present Corte Investment Group

Private Wealth Manager



Wealth
Management

Schaefer Present Corte
Investment Group



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Financial leadership in a complex world

Richard Schaefer, AWM

Senior Vice President – Branch Director
Senior Consulting Group

(520) 615-4324 | richard.schaefer@rbc.com

Bobby Present

Senior Vice President – Financial Advisor
Senior Consulting Group

(520) 614-4338 | robert.present@rbc.com

Gustavo Corte, CFP®

Vice President – Financial Advisor
Consulting Group

(520) 615-4318 | gustavo.corte@rbc.com

As a wealth management team, we develop sound strategies that provide a wide range of investment solutions, including retirement planning, education funding, estate planning services as well as business strategies for employer defined-benefits and defined-contribution plans.

With more than 90 years of combined industry experience in our group, our goal is to be our clients' most trusted advisor and ultimate resource for their personal, family and business needs. We invite you to become our client, become our friend and experience how we can make a difference in your financial future.

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.



Richard Schaefer, AWM

**Senior Vice President – Branch Director
Senior Consulting Group**

(520) 615-4324 | richard.schaefer@rbc.com

Experience

- 41 years of experience in the financial industry, specializing in individual portfolio development and management

Education and licenses

- Bachelor of Science degree in business administration from University of Arizona
- Has passed the Series 7, 8, 31, 63 and 66 securities exams
- Insurance licensed
- Accredited Wealth Manager (AWM) designation
- Registered under NMLS#1631993 through City National Bank

Recognitions

- Chairman's, President's or Director's Council Award recipient since 1994
- The Spirit of Philanthropy award for dedication to philanthropic issues – 2006
- The Dynamic Duo award for extensive community service – 2008
- Father of the Year – Community of Tucson – 2006
- RBC Global Citizen Award – 2017

Community involvement

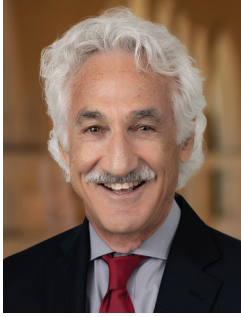
- President of board of directors, St. Augustine High School — 2008–current
- Chairman of the Pima County Board of Adjustments — 1994–current
- Commissioner, Pima County Commission on Trial Court Judges — 2002–current
- Tucson Medical Center Audit and Oversight Committee — 2000–current
- Founding member of the Father's Day Council – Tucson — 1994–current
- Tucson Museum of Art – Trustee — 2016–current
- Ronald McDonald House Charities of Southern Arizona – Development Committee member — 2017–current
- JobPath board member — 2004–current
- Honorary board member of Tucson Ladies Council (TLC) — 2004–current
- Sonoran Institute, chair of the board
- Sonoran Institute — 2018–current, chair of finance committee

Personal

- Richard and his wife, Stella, are both third generation residents of Tucson and they have two sons and one grandson
- Achieved fifth-degree Master Black Belt in Tae Kwon Do and instructor
- Richard's great-grandmother arrived in Tucson in a covered wagon

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AWM — Offered in conjunction with the Esperti Peterson Institute at the University of Michigan, AWM certificate holders have demonstrated a commitment to their trade by attending 60 hours of continuing education on subjects related to broad financial planning and family wealth transfer issues.



Bobby Present

**Senior Vice President – Financial Advisor
Senior Consulting Group**

(520) 615-4338 | robert.present@rbc.com

Experience

- 40 years of experience in the financial industry, specializing in the analysis of money manager styles and performance
- A founding member of RBC Wealth Management's Investment Advisory Group
- Published in the Tucson Citizen

Education and licenses

- Has passed the Series 7, 63 and 65 securities exams
- Insurance licensed
- Registered under NMLS#1631990 through City National Bank

Recognitions

- President's Council award recipient since 1998
- Father of the Year – Community of Tucson – 2008

Community involvement

- Established a mentoring program for University of Arizona Native American students majoring in finance
- Past president of the Jewish Federation of Southern Arizona
- Past president and founder – Steven M. Gootter Foundation, responsible for raising \$2 million to fund an endowed chair position at the University of Arizona Sarver Heart Center
- Board member of Arizona Sonora Desert Museum
- Advisory Council for the Judaic Studies Department at the University of Arizona

Personal

- Bobby is a third-generation resident of Tucson
- Bobby and his wife, Deborah Oseran, have three children: Naomi (Joshua), Joshua (Missy), and Claire (Cameron), and eight grandchildren: Lena Joy, Harry, Jack, Fiona, Aaron, Josie, Violet and Cleo





Gustavo Corte, CFP®

**Vice President – Financial Advisor
Consulting Group**

(520) 615-4318 | gustavo.corte@rbc.com

Experience

- Nine years of experience in the financial services industry with a focus on developing new client relationships and all areas of wealth management

Education and licenses

- Certified Financial Professional® (CFP®)
- Bachelor of Science degree in business administration, The University of Arizona, Eller College of Management
- Passed the FINRA Series 7 and 66 securities exams
- State of Arizona life, health, disability and long-term care insurance licenses
- Registered under NMLS#1389695 through City National Bank

Community involvement

- Casa de los Ninos, Board Member, 2nd Vice President — Current
- El Rio Foundation – El Rio Vecinos, Block Party, Co-Chair — Current
- Ballet Tucson – Board Member — Current
- Tucson Metro Chamber of Commerce – Emerging Leaders — Current
- Big brothers Big Sisters of Southern Arizona – Board Member, Chair — 2022
- Tucson Young Professionals, Board Member, Growth Committee, Chair — 2021
- Tucson Metro Chamber of Commerce — Member
- Tucson Hispanic Chamber of Commerce — Member
- Tucson Young Professionals — Member
- Fresh Produce Association of the Americas – Member — 2017
- Junior Achievement of Southern Arizona – Volunteer — 2018
- Arizona Technology Council – Volunteer — 2017

Personal

- Fluent in Spanish
- Recognized as a NextGen Leader by Biz TUCSON Magazine
- Recognized as one of Tucson's 40 under 40 by the Tucson Hispanic Chamber of Commerce
- Golfing
- Cycling
- Dog father to Mera, toy Australian shepherd



Kathe Simmonds, APP
Branch Service Manager
Senior Registered Client Associate
 (520) 615-4347
 kathe.simmonds@rbc.com

Experience

- Promoted to Branch Service Manager in 2021
- Senior Registered Client Associate with RBC Wealth Management since 2013
- More than 20 years in the financial services industry
- Cashier and operations associate at Morgan Stanley
- New account clerk at Morgan Stanley
- 18 years as a small business manager
- Cashier and new account clerk at Prudential Insurance

Education and licenses

- Series 7 and 66 securities exams passed
- Certified in Adult Mental Health First Aid
- Certified Associate Planning Professional — Kaplan College

Community involvement

- Served 10 years as a Volunteer Firefighter/EMT and 15 years as an Emergency Services Dispatcher; Fire, EMS and Sheriff
- Active supporter of the Green Valley Fire Fighters Foundation

Personal

- Married since 1984 to husband Glenn, a retired Fire Captain, with three children and four grandchildren
- Enjoys cruising, camping, embroidery, reading and genealogy



Edna Crawford
Client Associate
 (520) 615-4344
 edna.crawford@rbc.com

Experience

- Almost 25 years of experience in the financial investment and banking industry
- Past senior relationship specialist

Education and licenses

- Bachelor of Arts degree in psychology, Southern New Hampshire University
- Registered NMLS#1405611

Community involvement

- Sierra Club environmental activities
- Volunteer at Teen Parent Program, Senior/Retirement Community Services, Boston Opera House and Isabella Stewart Gardner Museum

Personal

- Strong passion for health and wellness
- Enjoys learning new things, music, dancing, history, watching old movies and mentoring others



Ruben Valencia
Client Associate
 (520) 615-4348
 ruben.valencia@rbc.com

Experience

- Nearly 10 years of experience in the financial services industry with an emphasis in small business relations and an additional four years' experience in human resource consulting

Education and licenses

- Attended the University of Arizona from 2004–2008, majored in communications
- Previously registered under NMLS through JP Morgan Chase Bank

Community involvement

- Member, Rotary District of Nogales, Arizona — 2018–current
- Member, Tucson Hispanic Chamber of Commerce — 2017–current
- Core team member at St. Thomas the Apostle Parish's youth ministry — 2017–current
- Past volunteer, Ronald McDonald House Charities of Southern Arizona — 2018–2019
- Past member, Phoenix Hispanic Chamber of Commerce — 2019

Personal

- Fluent in Spanish
- Married to his best friend, Teresa, since 2012; new baby girl, Camila
- Avid golfer and car enthusiast

How we work with you

Our relationship begins

We want to learn about you while you learn about us. At the onset of our relationship, we ask you a series of questions focusing on your life's goals and dreams. It is essential that we understand as much as possible about you, your family and your investment philosophy.

We begin by thoroughly analyzing your current investment portfolio, risk tolerance and future income needs. As we listen and complete our questionnaire with you, we gain insight into your views, concerns and perceptions about how your money is invested and what role it plays in your life and the life of your family. You may have concerns about the impact of taxation on your portfolio; we understand this importance and our goal is to maximize after-tax investment results. Many of our clients rely on our experience and knowledge in their financial lives; we believe the same will happen for you over time as we earn your trust.

Your dynamic solution

We create a personalized plan that can be updated as life changes occur. Our team is highly collaborative and each team member works to have a complete understanding of your specific needs. We create each wealth management plan by bringing together sophisticated planning tools with our team's nearly 100 years of combined investment counsel experience.

Our recommendations include, but are not limited to, growing assets, managing risk, creating a retirement income and designing your legacy. Our open architecture platform gives us the freedom to choose the "world-class" investment managers and allows us to be highly selective when recommending strategies and solutions. The decision to entrust your hard-earned wealth to investment managers is supported by our institutional-level due diligence process which we believe is more important than ever in today's ever changing investment environment.

Dreams | trust | solutions

We are fully invested in your success and with you every step of the way. We believe communication is a shared responsibility between our clients and ourselves. We initiate regular contact with our clients and ask you to contact us if you have any questions or concerns or if you need to inform us of any significant life changes. Experience has taught us that each client has different preferences for the format and frequency of communications, and we meet these expectations accordingly for each individual.

The Schaefer Present Corte Investment Group is there to help define and navigate your future, while providing advice along with the exceptional service you deserve.

RBC Private Wealth

Serving high-net-worth families

RBC Private Wealth is an exclusive program for high-net-worth families and our team has been specially designated to offer this service. We are dedicated to providing the optimum financial solutions to preserve and enhance your wealth.

A team approach

To address the complex issues facing high-net-worth families—those investing \$5 million or more—we expand our team to include RBC Wealth Management inter-disciplinary specialists from across the nation. These experienced specialists work alongside us to help you proactively plan for the future.

Together we address the wealth management issues that concern you:

- Wealth accumulation, which includes the management of: investments; liabilities; liquidity needs; retirement plans; stock compensation—including strategies for exercising stock options and restricted stock; and business ownership interests.

- Wealth protection, which includes insurance solutions; titling of assets and asset protection, as well as durable power of attorney; medical directives and executor/trustee relationships.
- Wealth distribution during and after your lifetime, which includes gifts to family members, other heirs and charities of your choice.

The 13 wealth management issues

As part of our service we take a disciplined approach to addressing these wealth management issues to help create, grow, protect and preserve your wealth. We review these issues with you to identify the ones that you already have addressed or that do not pertain to you, and prioritize the ones that remain. In this way, we can together develop an action plan to address the issues that are most important to you and your family.

Enjoy what you've worked hard to achieve

Your wealth can be a great source of opportunity. But with wealth comes responsibilities, challenges and questions. We understand what you may be experiencing; and we are prepared to offer the assistance you need to appreciate and enjoy your wealth instead of worrying about it. Contact us today to learn more about how RBC Private Wealth can work for you.



Wealth strategies services

RBC Wealth Management develops customized strategies and solutions for your more complex financial situations. These strategies and solutions could range from a single issue on a particular topic to an analysis incorporating a variety of wealth planning topics.

An integrated analysis is based upon your personal values, lifestyle, family relationships and professional and personal objectives. It provides you with information to help you assess your current financial situation, as well as participate in the decisions affecting your goals based on your values and objectives. Topics include:

Investment analysis

- Investment selection
- Portfolio evaluation
- Investment management services
- Concentration strategies
- Diversification management allocation

Estate planning services

- Professional trustee services
- Revocable and irrevocable trusts
- Generation-skipping transfer trusts
- Business succession

Research

- Equity
- Fixed income
- Money manager
- Mutual fund

Corporate executive and business owner solutions

- Retirement accounts for business owners
- Institutional consulting services and fiduciary services
- Deferred compensation and insurance solutions
- Full employee stock option and purchase plans

- Restricted securities, Rule 144 and Section 16, 10b5-1 plan creation and administration, stock buy backs (10b18)

We analyze your investment portfolio based on investment selection to review both liquidity needs and asset allocation. Liquidity needs are based on a liquidity preference and the proper ratio of investment assets to liquid assets, taking your cash disbursements into account. The asset allocation determination is based on a review of your holdings in various asset categories, investment objectives, age, income needs and risk preferences.

Retirement planning services

- Retirement cash flow projections
- Retirement plan distribution options
- Lump sum investment analysis
- Distribution tax analysis

This analysis reviews your ability to meet identified financial goals. It assesses the assets currently set aside for retirement under various investment return rate assumptions. These assets typically include your individual retirement accounts, pension plans and anticipated Social Security benefits. To help you pursue your retirement goals more effectively, we may suggest alternative investment strategies. The plan may also include an analysis of annual cash flow projections, before and during retirement, and focus on tax efficient distributions.



College funding

- Investment strategy
- Tax-efficient distributions
- Gifting considerations

This analysis reviews your anticipated financial requirements for funding education needs. It incorporates expected tuition costs with inflation considerations to project cash needs at a specific point in time. This may include alternative investment strategies to help achieve a desired rate of return. It may also examine the best funding vehicles for your portfolio, which allows for the most tax efficient distributions. Finally, it may also incorporate gifting strategies where appropriate.

Income tax

- Tax-efficient and tax-deferred investing
- Tax-exempt investment strategies
- Capital-gain and loss-harvest strategies

This review examines your income tax situation based on your current tax exposure. Proposed considerations can be based on investments that can either shelter or defer investment income. The timing of income recognition or deductions may also be suggested.

Life/disability insurance analysis

- Type of policy considerations
- Risk exposure in the event of death or disability
- Estate and gift impact
- Life insurance ownership structure

This analysis examines the financial exposure you risk in the event of death or disability. It considers adequate coverage and appropriate insurance premiums. Various types of insurance policies may be proposed as a means to help minimize risk, given your current insurance policies. Finally, estate and gift tax implications are assessed, particularly in light of your life insurance ownership structure.

Charitable giving strategies

- Charitable inclinations
- Gift timing
- Tax implications

This analysis examines charitable inclinations in light of your asset holdings to determine the best available assets to use to accomplish your charitable gifting strategy. Focus may be provided as to the timing of the gift and optimizing the taxable deductions resulting from the contribution.

Employee stock option analysis and strategies

- Vesting schedules
- Timing of exercises
- Tax implications
- Diversification analysis

This analysis examines the details concerning your stock options, including vesting schedules, with an emphasis on the timing of the exercise, reducing the taxable impact of the options and focusing on how to best diversify the concentrated portfolio that options often cause.

Estate review and strategies

- Estate planning services
- Family gifting
- Charitable giving
- Generation transfer techniques
- Trust strategies

This analysis projects your estate tax liability, focusing on various specialized estate planning techniques. These include the use of wills, trusts and other strategies, to minimize your estate tax exposure and assess estate tax liquidity to help reduce the likelihood assets need to be liquidated to pay estate taxes.

About RBC Wealth Management

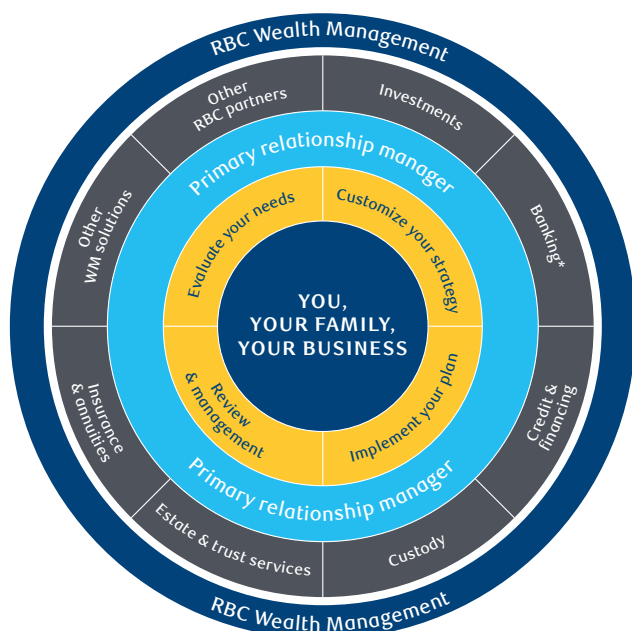
Royal Bank of Canada (RBC) is one of the world's leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

As your wealth manager, 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 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 that their wealth is being looked after by a responsible financial steward 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.



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\$781 billion in assets under management worldwide²
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 2,164 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities

What you can expect

Our professional wealth managers 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.

1. Quarterly earnings release (10-Q) from peer firms.

2. As of January 31, 2023.

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
- Approximately 97,000 employees speaking over 100 languages serve more than 17 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 10 bank globally¹ 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.²

Canada's leading financial institution

- Largest bank in Canada, with over US\$2 trillion³ in total assets and a Common Equity Tier 1 capital ratio of 12.7% (Basel III)³
- Multiple award winner from Celent in 2021 for leadership in digitally onboarding clients and transforming business payments
- Ranked #1 by J.D. Power in Banking Mobile App customer satisfaction among Canadian banks⁴
- RBC was ranked sixth among global banks on the Fortune "World's Most Admired Companies" list—the only Canadian financial institution to make the list (2021)

Royal Bank of Canada — consistently high credit ratings⁵

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

Top global banks⁹

Rank	Company	Market cap (US\$ B)
1	JPMorgan	411
2	Bank of America	283
3	Ind & Comm Bank of China	219
5	China Construction Bank	168
8	HSBC Holdings PLC	149
10	RBC	141

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1. As measured by market capitalization as of January 31, 2023. Source: Bloomberg.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

3. As of January 31, 2023. Q1 2023 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, 2022

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 of February 28, 2023) 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 of February 28, 2023) 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.

9. As of January 26, 2023. Source: Bloomberg.

Notes

Schaefer Present Corte Investment Group

Private Wealth Manager

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www.spcinvestmentgroup.com



**Wealth
Management**
Schaefer Present Corte
Investment Group

Richard Schaefer, NMLS#1631993; Robert Present, NMLS#1631990; Gustavo Corte, NMLS#1389695 and Edna Crawford, NMLS#1405611 through City National Bank, may receive compensation from RBC Wealth Management for referring customers to City National Bank.

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City National Bank NMLSR #536994/Equal Housing Lender 

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