SPRING 2020

PROSPER·US

THE MAGAZINE FOR WOMEN WHO ADVISE, PLAN, SPEND, SAVE, AND GIVE

Working Side by Side

4 FAMILIES' SECRETS TO SUCCESS

MEET THE #WOMENOFRBC

THE ULTIMATE OFFICE MAKEOVER

PROSPECTING TIPS

PRESENTED BY

RBC Wealth Management

Welcoming Women to Our Industry

A few years ago, it dawned on me that to be successful in attracting more women to our firm and to our industry as a whole, we had to find ways to remove barriers and bust the many myths that seem to keep women from seeing the potential for successful careers in this business.

To provide visibility to the incredible women who have built successful careers in this industry, we launched a series of videos starring some of our very own female financial advisors. The videos told real stories about the unique and often winding paths these advisors took to arrive at their careers. The video series kicked off a new kind of conversation and focus around women at our firm and inspired a movement of sorts. In two years' time, the number of female financial advisors at RBC Wealth Management-U.S. jumped by 23 percent and the number of female branch directors doubled!

This growing community of female advisors, which we have called the #WomenofRBC, is thriving. These women are building their businesses, raising families, and thinking about how they can inspire each other and the next generation of women in this industry.

Prosper•US, a brand-new publication from RBC Wealth Management-U.S., is both a nod to these amazing women and a look behind the scenes at the culture, leadership and day-to-day life at the firm they all choose to call home.

The concept for the magazine was seeded shortly after those transformational videos went live. And, as it is with many of my crazy ideas, Nicole Garrison, director of Corporate Content, Communications and Social Media for the firm, made it happen. She was the mastermind behind the videos, too, by the way! I can't tell you how much fun she and I have had on both of these projects.

Within the pages of *Prosper•US*, you will find inspiring stories of women at RBC Wealth Management-U.S., practical advice on running your business, and some inspiration both professionally and personally.

With so many inspiring stories we could tell, you can imagine how hard it was to select which ones to feature first. In our debut issue, we highlight some of our female—and male—advisors who love what they do so much they've opted to bring their children into their practice. We also tell the story of Gabrielle Clemens, who left a successful career as a divorce attorney to become a financial advisor specializing in helping divorcées navigate the financial pitfalls of a divorce. Her story, while unique to her, is emblematic of the many motivations that guide the important work that our advisors do each and every day.

Before I close, I do want to acknowledge that as I am writing this letter in late March, the world is changing quickly. Rising global concern around the spread of COVID-19 has necessitated sweeping changes to daily life in the U.S. and created extreme volatility in the markets. I have no idea what that will look like when this lands in your mailboxes in May, but I do know just how important the work of our financial advisors is during times of uncertainty and turbulence.

I hope the stories within the pages of this magazine serve as a reminder of that and are a bright spot against what may still be a very turbulent backdrop.

Kristen M Kimmell

KRISTEN KIMMELL
Head of Advisor Recruiting and Field Marketing
RBC Wealth Management-U.S.

NICOLE GARRISON helps bring my crazy ideas to life. It's thanks to her this magazine is in your hands.

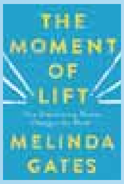
COVER ILLUSTRATION BY RANDALL NELSON AND KIM JACKSON

BOOK PICKS

NEED SOMETHING NEW TO READ?

Check out these recommendations from trusted sources.

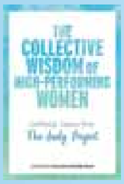
The Moment of Lift: How Empowering Women Changes the World
By Melinda Gates



"I loved her stories about the amazing, cutting-edge work that she and her husband (Microsoft cofounder Bill Gates) are doing through their foundation. She also wove in stories about her growth as a woman, being married to Bill Gates and raising her kids. Her writing style is an easy read—it was as though you were sitting on a couch listening to her tell her story."

—KIRSTIN TURNER
Senior Managing Director, RBC Wealth Management, Florida

The Collective Wisdom of High-Performing Women: Leadership Lessons from the Judy Project
Edited by Colleen Moorehead



"It is so incredibly inspiring to see the tremendous impact one person can have on the lives of so many."

—KRISTEN KIMMELL
Head of Advisor Recruiting and Field Marketing, RBC Wealth Management-U.S.

Circe
By Madeline Miller

"This book was life changing for me around the idea of who writes the narrative of our lives. It's the story of Circe, a goddess, and it's told from her perspective versus the standard perspective most of us know from *The Odyssey*, where she is vilified. This is a love story and a story about becoming a strong woman and being able to stand in that truth."

—KIMBERLY SHAPPEE
Financial Advisor, RBC Wealth Management, Missoula, Montana

TEAM BUILDING

Leading Role

Senior Registered Client Associate Adonika Watkins is an integral part of her Philadelphia advising team.

From client communication to proposals, cashiering duties and operational assistance, Adonika Watkins' task mastery doesn't go unnoticed. "My team playfully refers to me as the boss," she says. "I step in where our financial advisors need me to."

Client associates connect the dots between the team and clients and provide support for team operations. As a registered client associate, Watkins holds licenses to peform another vital service: making trades for clients.

"Executing trades and a strong ability in other financial areas allows us to hone in on our clients' portfolios," she says. "Having me as a central point of contact allows my team to pursue and attract new business."

Her background as an education major and psychology minor prepared her well for the role. Watkins, who has been at RBC for 14 years, uses her education skills to train the team on new industry programs and offerings, while psychology helps her balance team personalities and understand clients.

"In a lot of ways, we are the managers," Watkins says. "We're like the glue that keeps the business together or the oil that keeps the machine going."

PHOTOGRAPHY BY SHUTTERSTOCK/LIGHTFIELD STUDIOS (CHAIR)

PRO TIPS

Prospecting 101

How to find clients and grow your practice BY LAURA CHEELEY

Smart financial advisors are always looking for ways to grow their practice. The key is to create a thoughtful plan that sets you up for future success. It is essential to be patient—and expect to be uncomfortable at times—as you network with influential people in your community and develop relationships to reach new clients. A financial advisor I spoke with recently said she receives a number of referrals by offering wealth plans at no charge to local attorneys and CPAs and by staying in touch to keep up those relationships. Remember: you are playing the long game. Three prospecting tips that work:

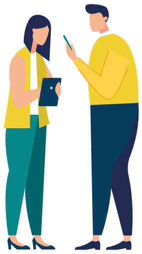
1

Use social media (the right way)

An RBC client survey showed 70 percent of clients would make an introduction if asked. Social media helps prospects get to know and trust you after they receive a referral from an existing client. Be authentic and human in what you share, and don't forget to post photos—they get about 40 percent more engagement. Schedule time in your calendar every week so you maintain a consistent social media presence.

2

Build relationships first



When networking, think beyond attorneys, CPAs, and real estate professionals. Reach out to community leaders such as the mayor, city council members, influential business owners, and local organizations. Stay in frequent contact, and don't make it about business. Establish relationships first so they understand the services that you provide clients. This creates a reciprocal network that shares referrals and offers no-cost second opinions. These centers of influence build trust and assist clients in difficult times, especially as they age, by connecting them with resources such as nursing homes, elder law attorneys and memory care specialists.

3

Look close to home

Work to deepen relationships with your existing clients. Use a planning tool to uncover assets held elsewhere to see you are providing the best possible service. As clients age, they usually look to consolidate and work with one advisor, so ask yourself: Would you want to work with you?

Laura Cheeley is senior manager of Practice Management & Teams at RBC Wealth Management-U.S.

SHARE-WORTHY

RBC Launches Women & Wealth Content Series

For the first time in history, women are driving economic change on a massive scale, as Baby Boomers influence four generations and Millennials use their pocketbooks with purpose. In honor of the 100-year anniversary of women's right to vote in America, and the monumental gains made since, RBC Wealth Management just launched a new series of articles to highlight women's powerful role in the economy and offer insights on wealth planning. Find valuable tools and tips to share with your female clients. Read more online. // *rbcwm.com/women-and-wealth*

PHOTOGRAPHY BY SHUTTERSTOCK/VIKTORIA KURPAS (PEOPLE ICONS), SHUTTERSTOCK/IRINA STRELNIKOVA (PHONE ICON), GETTY IMAGES/CAVAN IMAGES (PURSE)

23% increase in female financial advisors at RBC Wealth Management-U.S. from 2017 to 2019, in which time the number of female branch directors doubled.

NICHE

Reconcilable Difference

Gabrielle Clemens transitioned from family law to financial advising—and took her background with her.

As a child hearing her father's courtroom stories and admiring his ability to help people, Gabrielle Clemens naturally grew into a legal career.

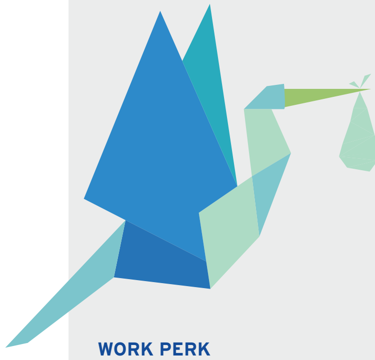
With a degree from Boston University School of Law, she landed a job in family, tax and international corporate law at a small firm. But after six years as an attorney, Clemens stepped into financial services to help divorcing women in a different way.

She made the move in 1998, a time when women were scarce in financial advising. Clemens' network of attorneys began sending their female clients her way to help them understand the financial ramifications of their divorce agreements. Those first few referrals led to more, and "it developed into a niche practice that I truly love," says Clemens, an RBC Wealth Management financial advisor in Boston.

In the 20 years she's been a financial advisor, Clemens has seen a dramatic shift in her clientele. She built her business helping divorcing women navigate their financial futures. "Now, I work with a lot of men as well—it's not just women," she says. "I have a lot of men who are divorcing high-powered and high-earning women."

There's a financial component to many of the decisions that people make in divorce, so her legal experience allows Clemens to be a guide to her divorced and divorcing clients.

Clemens even has a trademarked slogan to that end: Marriage is about love; divorce is about money.



WORK PERK

Special Delivery

Milk Stork to the rescue for RBC moms who travel

Work travel can be challenging with the added stress of leaving a baby at home, but it just got a bit easier for nursing mothers at RBC Wealth Management.

The firm now covers the full cost of Milk Stork, which provides pre-labeled and postage-paid cooler kits to safely ship or carry breast milk home from domestic or international destinations. For U.S. or international trips, Milk Stork users can go online to schedule a cooler kit delivery to their destination hotel.

MILESTONE

100 YEARS after gaining the right to vote, women control 52 percent of personal wealth in the United States.

PHOTOGRAPHY BY SHUTTERSTOCK/MATTIAS SJÖBERG (STORK), SHUTTERSTOCK/EVERETT HISTORICAL (SUFFRAGISTS)

INSPIRE

Showing Up

Women who build stronger communities, families, and workplaces

Lee Thoresen, lead senior counsel at RBC Wealth Management-U.S., first began advocating for people experiencing homelessness while attending law school in Berkeley, where she got involved in legal clinics and community organizations. Now, Thoresen and her family live in Minnesota, where harsh winters make the issue a matter of life and death.

"There is visibly less of a homeless issue here in Minneapolis than in cities like San Francisco, but poverty and homelessness are still a fact of life for thousands of people in the Twin Cities," she says.

Thoresen is a board member and on the executive committee of Simpson Housing Services, an organization combating homelessness in the Minneapolis–St. Paul area. Despite juggling responsibilities of leading a legal team at RBC Wealth Management and raising two children, Thoresen makes her advocacy and volunteer efforts a priority, coordinating fundraising, networking and ensuring Simpson's legal needs are met.

Fostering Forever Homes

By the time a child in foster care reaches age 10, the likelihood of being adopted drops by 50 percent.

The Barker Adoption Foundation's "Project Wait No Longer" campaign to tackle that problem is what compels Amy Sturtevant, director of the RBC Wealth Management Washington, D.C., branch and a mother of four, to serve on the board of the Maryland-based organization.

TOP: Lee Thoresen (fourth from right). BOTTOM: Merideth and Seth Moody adopted four siblings through the Barker Adoption Foundation.

"THE ANGELS OUT THERE THAT ARE PLACING THESE CHILDREN AND GIVING THEM A HOME—IT'S A MIRACLE."

—AMY STURTEVANT, DIRECTOR, RBC WEALTH MANAGEMENT, WASHINGTON, D.C.

"People who aren't fortunate enough to have their own children have a place to go," Sturtevant says. "The angels out there that are placing these children and giving them a home—it's a miracle."

The foundation, which has placed more than 7,500 children since 1945, partners with public child welfare agencies across the country to find loving, safe and permanent families for older children in foster care. Families like the Moodys in Maryland, who added four kids to their family through the program.

Sturtevant participates in annual conferences, sponsors local events, and contributes financially. This is critical, as fees for services cover only 44 percent of the foundation's operating expenses.

Helping Women Find Work

A devotion to helping women access education is what fuels Teresa Soppet, an RBC Wealth Management financial advisor in Chicago and a supporter of Women Employed, a Chicago-based nonprofit that advocates for economic opportunities for women and fair and equitable treatment in the workforce.

RBC Wealth Management-U.S. and RBC Capital Markets are corporate sponsors of Women Employed. Their support helps the organization get involved in important issues as they occur, Soppet says, including supporting laws and policies that protect women. "It allows us to collaborate with colleges and give women a clear path to additional resources, which is a big thing for me," she says.

Soppet is a key supporter of The Working Lunch, the group's annual fundraising event, and invites other RBC employees and clients to participate. She embodies the organization's tag line: "It's up to us."

PHOTOGRAPHY BY SIMPSON HOUSING SERVICES (THORESEN), MAUREEN MINEHAN (MOODY)

1

Sleek in Seattle

FOR INTERIOR DESIGN INSPIRATION IN HER OFFICE UPGRADE, HEATHER KRAUSE, ASSISTANT DIRECTOR OF RBC WEALTH MANAGEMENT'S SEATTLE BRANCH, LOOKED NO FURTHER THAN HER OWN STAFF.

BY NATALIE HALL

Before becoming a financial advisor, Heather Krause received her master's in aeronautics and astronautics, won a bronze medal with the U.S. women's Olympic Festival rowing team, and worked as an engineer at Boeing and global general manager at a Fortune 500 company. Not the typical background of a financial advisor. Just shy of 5 feet, 3 inches tall, she doesn't fit into another mold in the world of finance: oversized office furniture fit for a traditionally male-dominated industry. The bulky style made for awkward across-the-desk conversations.

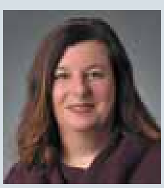
When Krause hired financial advisor Natasha Bulpin in 2018 to carry the brand's message through non-portfolio items like social media and office appearance, she didn't realize the big impression that could be made with small changes. For Bulpin, whose father and grandfather were New York City restaurateurs, hosting and entertaining is genetic. "I have a passion for how rooms look and their potential to create a warm and inviting space," she says. Because of that passion, she was tasked with an office refresh for Krause and her business partner, Patricia Thorpe.

1 **Silver tea lights** ($5.95), Z Gallerie, zgallerie.com
2 **Hammered metal bowl** ($49), West Elm, westelm.com
3 **Bulldog statue** ($99.95), Z Gallerie, zgallerie.com
4 **Clear bowl** ($210), by Orrefors, from Macy's, macys.com
5 **Blue patterned area rug** (starting at $90.99), Rugs USA, rugsusa.com
6 **Kvarnvik lidded boxes** in gray (starting at $6.99), IKEA, ikea.com
7 **Agate bookends** ($99.95), Z Gallerie, zgallerie.com
8 **Faux plant** (starting at $49), West Elm, westelm.com

She energized the space and improved the client experience through décor details. The goal, Krause says, was to "make it more a reflection of me and my team and more comfortable for my clients. We've added lighter touches that people do tend to notice."

Bulpin switched a bulky, formal conference table for a coffee table and cushioned chairs from elsewhere in the office, added new photo frames and table lamps, and upgraded standard black desk accessories for metallic ones—silver for Krause and rose gold for Thorpe. She also tied in sentimental items for added personalization: Krause offers clients sparkling water in silver-edged glasses from her grandmother.

Showing more personality is what the redesign is all about. "You may find you have a lot more in common with your clients than just their financial future," Bulpin says.



"Be yourself; show a bit more of your personality. You may find you have a lot more in common with your clients than just their financial future." —NATASHA BULPIN

5

A decorative bowl, like this one, holds Hershey's Kisses custom wrapped in RBC colors on the coffee table of Krause's Seattle office.

2

3

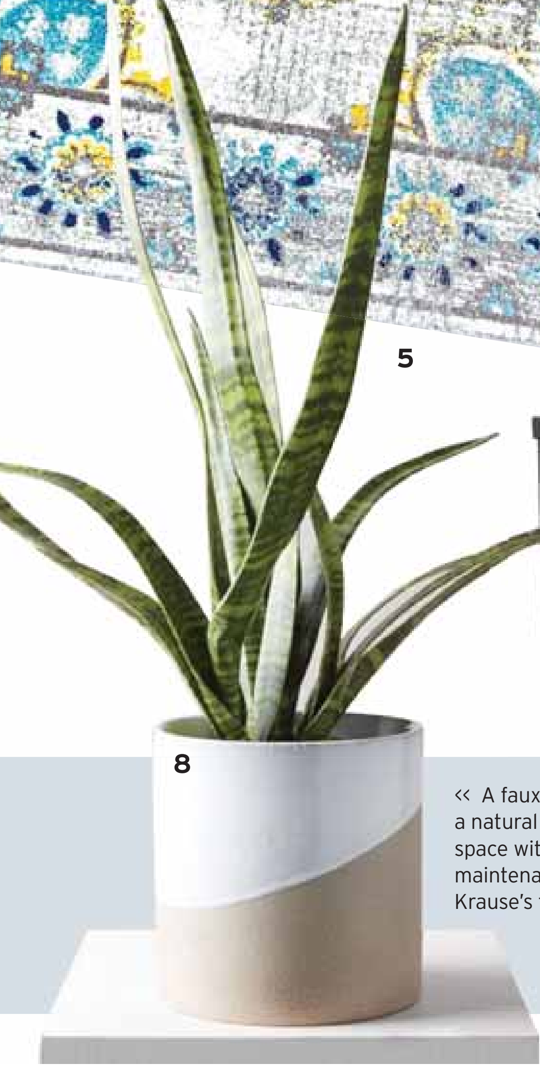
<< A dog statue makes an unexpected desk ornament. Krause keeps dog treats on hand for her clients' furry companions.

4

Bulpin and Krause reorganized the bookcase to minimize clutter, putting unsightly brochures, folders and binders into gray bins. Bookends were added for a homey touch that elevates the overall look.

6

8



<< A faux plant adds a natural touch to the space without adding maintenance to Krause's to-do list.

7

Finding Fitness

HOW I WORK WELLNESS INTO MY SCHEDULE **BY ANN SENNE**

Work-life balance resembles a teeter-totter: Once you feel stable, the other person gets off and you go crashing to the ground. Maintaining that precarious balance—especially when it involves a fitness regimen—requires ongoing effort. It also requires support from your manager and your place of employment.

For years, I juggled work and wellness and struggled with feeling like I constantly needed to be in the office. It was a practice instilled in me early in my career by various managers who thought everyone should get into the office early and stay late. After spending time with my family, I had little time left for a workout, even if it was early in the morning.

As I've matured in my role and become the manager of a large team myself, striking a balance between meeting workplace demands and taking care of myself has become even more important. Yes, it benefits my own health, but I've realized that modeling this behavior also makes others around me feel more empowered to follow suit. And when I feel healthy, I'm a better wife, mother, manager and leader.

When the majority of my team shifted to working from home as a result of the COVID-19 pandemic, the need for balance felt even more critical. First, if ever there was a time to prioritize health, it's now. And, as anyone who works from home on a regular basis knows, the lines between work and personal life can easily be blurred, often leading to less time on the personal side. Guarding against this time creep is important.

The ability to maintain a fitness regimen is even more difficult with gyms in most states (including mine) closed. The twice-weekly Pilates that used to keep me sane is no longer an option. But I can maintain most wellness habits at home. Eating healthy and taking time to cook might be easier without a daily commute, hitting the pillow around 10 p.m. can still be a goal, and virtual workouts make gym time at least possible. That's why I am encouraging my team to look at their calendars and block time for themselves each day and to look for opportunities to take calls on the move.

Why can't you grab your AirPods and do your one-on-one while walking? Weather permitting, that's what I've been doing at least once, sometimes twice, a day. Between the two one-hour calls I took on the move the other day, I logged eight miles! Not only does this help manage my own stress level, but I've found I focus better on my calls because, without my screen in front of me, I'm not tempted to multitask!

My best advice to working professionals out there, whether you're at home or back in the office, is this: prioritize your health. Never feel guilty about taking time for yourself, whether that's working out, grabbing a healthy lunch or getting proper sleep. In order for you to be your best and be present for your family and your team, you need to take care of yourself.

PRO TIP

Walk the Talk

Grab your AirPods and take that one-on-one call on the move! You may find better focus away from your computer screen.

I look forward to the day I can get back to my twice-weekly Pilates, but until then I'm prioritizing my health from home.

Ann Senne is the head of Advice and Solutions at RBC Wealth Management-U.S. She has been with the company for almost 25 years.

"I'VE REALIZED THAT MODELING THIS BEHAVIOR MAKES OTHERS AROUND ME FEEL MORE EMPOWERED TO FOLLOW SUIT."

—ANN SENNE

PHOTOGRAPHY BY SHUTTERSTOCK/FOTOCAM (EARBUDS), NANCY KUEHN (ANN SENNE)

ALL IN THE FAMILY

Career inspiration hits close to home for second-generation RBC Wealth Management financial advisors who followed their parents into the field.

BY JENNY PRICE

Maureen Kerrigan was 24 years old and newly married when her father died suddenly in 1983. One of the conversations with her mother that followed their tragic loss is something she'll never forget.

"She looked at me and said, 'Maureen, I don't know where Daddy kept the checkbook,'" Kerrigan recalls. "From that time on, I took over doing all her taxes and helped her with her finances."

Husbands managing finances was standard among parents of Kerrigan's friends and neighbors at the time. When Kerrigan's mother took her six children shopping, she often signed a slip of paper to check out in grocery stores or to pay at the dentist's office. "As I grew older," Kerrigan says, "I realized my parents dealt with local businesses who provided 'credit'—really word-of-mouth arrangements—and sent Dad a bill at the end of the month."

After stepping up to help her mother early on, Kerrigan ended up working for many years in financial and regulatory analysis, but in 2002 she decided to take a career leap and become a financial advisor. Her oldest daughter, Courtney Mahoney, was 15 years old at the time. Neither had any way of knowing just how fateful Kerrigan's decision to try something new would be.

Now the pair work together for the Providence, Rhode Island, branch of RBC Wealth Management-U.S. As financial advisors and family, they continue to inspire one another and prepare and empower clients for their financial futures.

Parents can have a lot of influence on what careers their children decide to pursue. Daughters are 1.8 times as likely to have the same job as their mothers and 1.7 times as likely to have the same job as their fathers, according to a *New York Times* analysis that, for the first time, included mothers and daughters in addition to fathers and sons.

This rings true at RBC Wealth Management, where several financial advisors who are passionate about the work they do—and the company they do it for—have brought their children into the business they love. Through conversations at the dinner table and by watching their parents chart successful careers, this second generation saw firsthand the growth of industry and how they could make a difference by getting involved.

"Courtney witnessed the opportunities that this career offered, and the flexibility," Kerrigan says.

"I saw someone who left the house every morning at 4:30 and came home still energized," Mahoney adds. "I've only been doing this for a few years, and now I see I have the same energy. I'm excited about the impact we have on people's lives."

Mahoney admires her mother's focus on empowering women "through every facet of her life," something she says she may not have seen if she weren't working so closely with her every day. She knows that passion was sparked when Kerrigan helped her own mother (Mahoney's grandmother) all those years ago at a moment of crisis and uncertainty.

From assisting and educating an older generation, to raising a younger generation, Kerrigan has sparked financial interest throughout her family tree. She now expresses deep gratitude for the chance to work side by side with her daughter.

"It's amazing to watch your child grow into a woman—that's one thing. But then to watch your child grow into your peer is an incredible experience," Kerrigan says.

"It's amazing to watch your child grow into a woman—that's one thing. But then to watch your child grow into your peer is an incredible experience."

—MAUREEN KERRIGAN

FAMILY BOND BRINGS PROFESSIONAL REWARDS

Five years ago, when the demands of her practice meant she needed to bring a partner on board, financial advisor Susan Stewart wanted to be sure it was someone who shared her values. “Teaming up takes a big leap of faith when you have built a practice over decades and consider your clients as family,” she says.

She looked no further than her own family to find someone who fit that bill.

Her daughter, Taylor Stewart, first went into politics after graduating from college but decided she was ready to make a career change when Susan Stewart encouraged her to apply for an open client associate position at her firm in Chevy Chase, Maryland. After working in that role for a year and a half, Taylor Stewart joined the firm’s advisor training program and began working for her mom as a junior advisor specializing in financial planning.

“From as early as I can remember, I’ve always been really proud of and had a lot of admiration for the fact that she started her own business, especially as a woman in a male-dominated industry,” Taylor Stewart says of her mom. “But I didn’t really grasp the specifics of what her job entailed day-to-day.”

The two have worked together as a team for five years, although Taylor Stewart admits she was initially uncertain about the idea when her mom first raised it. “I’ve found it to be the most professionally rewarding experience, and I’m glad we took the leap,” she says. “I’ve learned so much from getting to work alongside my mom.”

That includes expanding her view of the role financial advisors play in the lives of their clients.

“Initially, I had a very narrow understanding of what a financial advisor did—thinking it was all just numbers and investments,” she says. “I quickly learned from my mom that, at its core, it’s about connecting and building deeply meaningful relationships with clients.”

The Stewarts joined RBC Wealth Management in 2019, drawn by its corporate responsibility and commitment to diversity. For Susan Stewart, who played for the U.S. women’s lacrosse team and began her career as an attorney before switching to financial services, it’s gratifying to work alongside her daughter and watch her build her career.

“From as early as I can remember, I’ve always been really proud of and had a lot of admiration for the fact that she started her own business, especially as a woman in a male-dominated industry.”

—TAYLOR STEWART

“Taylor was definitely drawn to the human side of the practice,” she says. “Growing up, she absorbed more than I suspected about what it means to be a good financial advisor and recognized that skills such as empathy and intuition, which she has in abundance, suited a practice built upon deep client relationships.”

Both mother and daughter note that working side by side has helped them recognize strengths in themselves and one another. “We are good at balancing each other out,” Taylor Stewart says. “My mom is extroverted, high energy and Type A, while I am more reserved and analytical. She spearheads investments and wealth strategy, and I take the lead on financial planning, but we collaborate on everything and make nearly every decision together.”

DIFFERENT PATHS, SAME DESTINATION

Debbie Sullivan's son David Schwartz followed in her footsteps in more than one way: neither of them took a direct path to becoming a financial planner.

Sullivan intended to be a doctor when she went off to college, but ended up dropping out and moving to Houston, Texas, where, after a brief stint with Southwest Airlines, she found work at a local firm.

"That was my first exposure to planning," she says. "I had such a love for what we were doing in that department, and I knew that that was what I wanted to do."

She enrolled in night school at the University of Houston and took business courses to pursue her new passion. "When I started out, I was going to heal people's health, and now I heal their finances," she says. "So it's really not that different."

Schwartz, meanwhile, had his sights set on becoming an executive chef, but while studying culinary arts at Johnson & Wales University, he soon realized that the career was not a good fit for him.

A conversation with his mother about her role as a financial advisor piqued his interest in the industry, and he decided to intern with her while pursuing an undergraduate degree at the University of Pittsburgh.

Schwartz found satisfaction in solving problems and helping people understand the sometimes complicated topic of financial planning, and he eventually joined Sullivan's team full time. Following in his mother's footsteps, Schwartz has since become a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, completed RBC Wealth Management's advisory training program in the fall of 2019, and is now a financial advisor as well.

"I feel blessed to have my son working with me," Sullivan says. "I enjoy our time together and love to see his professional growth. What was surprising to me was how well we work together."

Schwartz has valued the opportunity to get to know his mom in a new and different way over the last six years: as a successful career professional he can learn from.

"The biggest surprise to me is just how many instances there have been where I meet people that she has had a positive impact on," he says. "Growing up I would hear of her successes, but you never fully understand them until you see it firsthand."

> **"I enjoy our time together and love to see his professional growth. What was surprising to me was how well we work together."**
>
> —DEBBIE SULLIVAN

Sullivan keeps a collection of all of the thank-you notes she's received during her 35 years in the industry as a reminder of why she chose this path. "It means the world to know that the work that we do makes a difference in people's lives," she says. "You have so many choices in life—I definitely made the right turn on this journey."

BUILD A FIREWALL BETWEEN WORK AND FAMILY

Felipe Blanco and his daughter Cristina Blanco-Seara have one rule they try to follow during their weekly family dinners: no shoptalk.

"There has to be a firewall," says Blanco, an RBC Wealth Management financial advisor in Miami. "If you're having issues at work, you can't let them cross over to your personal life."

It's not always easy, Blanco-Seara says. "Making sure that you're not at a family dinner talking about work—and vice versa, being at the office talking about family issues—that's the hardest part, and it's also a constant struggle to keep it there."

Blanco-Seara works with her father as a financial advisor in his niche practice, assisting families and their attorneys in creating wealth strategies to support the special needs community. After graduating from Florida International University in 2015, she launched her career as a client associate at the same firm where her father worked, assisting international clients with their wealth management and banking needs.

After becoming fully registered in 2016, Blanco-Seara began working directly with her father to help him expand the footprint of his practice. "Our clients appreciate the fact that we're working together and that we're family," she says. "They see not only the professional side, they see a glimpse into the personal life of their financial advisor, and it makes them feel like a part of our family."

Together, father and daughter are passionate about working with individuals and families with special needs. Blanco's middle son and youngest daughter are both in college, and he hopes they'll join him and his oldest daughter in the business within the next few years after they gain some experience.

"The plan is to continue to grow this business and, eventually, for me to step down and then they take it from there," he says. "We're helping families that have a real need, so it's rewarding. I wanted to see that my clients are taken care of."

Blanco began his financial career in 1985 in the banking industry. He ventured into management and worked with business owners—both domestic and international—assisting them with commercial lending and trade finance. In 2001, his primary practice transitioned to wealth management, with a focus on assisting high-net-worth clients and families with the complexities of estate tax, investment and wealth planning.

The rest of his team members are not relatives, but they're an integral part of his business, he says. "My other staff has to feel that they are valued as much, even though they're not direct family, and that they have the same career track as somebody else would, even though they're not related," Blanco says.

For Blanco-Seara, working alongside her father has been invaluable. "I have a mentor who is genuinely invested in my well-being, and I think a lot of people struggle to find that," she says. "I'm lucky."

And whether it's been a tough week at the office or not, weekly family dinners are a constant. "If you have a great relationship, it's going to make it better, and if you have a difficult relationship, it's going to make it more trying," Blanco says. "In our case, we've always been a close family. So if anything, it's added to it."

"I have a mentor who is genuinely invested in my well-being, and I think a lot of people struggle to find that."

—CRISTINA BLANCO-SEARA

Lights, Camera, Action!

A RICH DIVERSITY OF FEMALE FINANCIAL ADVISORS TAKES CENTER STAGE.

It wasn't an ordinary day at work for the women who were asked to step into the spotlight last fall to share their stories for a new video from RBC Wealth Management-U.S.

Created to give voice to the range of women who make up the firm—from mothers to veterans to immigrants—the video also highlights the commonalities that unite them. One of those commonalities is the shared sense of community they have found in the firm's Women's Association of Financial Advisors (WAFA) employee resource group. In fact, the video, called "We are the women of RBC," was filmed at its annual conference in Minneapolis in between sessions on the financial impact of dementia and wealth and wellness, and a keynote speech by Carlotta Walls LaNier, one of the Little Rock Nine.

WELCOME TO WAFA \\\\ Founded 29 years ago, WAFA is one of the longest-standing women-focused employee resource groups in the country and an important part of the culture and commitment to inclusion and diversity at RBC Wealth Management. The group aims to support the recruitment and retention of women in financial advisor and branch leadership roles and help each woman at the firm succeed.

"What WAFA brings to the firm is a sense of place," says Wanda Brackins, head of RBC Wealth Management global diversity. "It gives our female advisors an opportunity to connect with a broad network of people that can help them through issues—whether with their business or in life."

That kind of network is key in an industry where women represent only 17 percent of financial advisors. WAFA offers opportunities for women at the firm to connect as well as recruiting and onboarding support for new advisors.

The group's goal is to make the firm a supportive environment for women, which starts when a new female advisor joins RBC Wealth Management and receives a welcome letter from WAFA. It's an immediate reminder that they have support, explains the group's president, Jeri Larrinaga. "None of us got where we are today by ourselves," she says. "I've always felt that those of us who have had a bit of success in our lives, we have an obligation to turn around and reach a hand out to someone and say, 'What can I do for you?'"

PHOTOGRAPHY BY QUIET ISLAND FILMS

"I am a former fashion designer."

"We are single moms."

"I am a former Beltway politician."

"I am an immigrant."

"I am a veteran."

"We are leaders."

"I am a person of color."

"I am a grandmother."

"I am a second-generation financial advisor."

"We are allies."

"WE ARE THE WOMEN OF RBC" CAN BE VIEWED AT RBCWM.COM/WOMENOFRBC

Saying Yes

THIS IS NOT AN HR STORY. THIS IS MY PERSONAL STORY AS A WOMAN WHO WAS PRESENTED WITH A HUGE OPPORTUNITY AT THE EXACT TIME I LEARNED I HAD A LIFE-THREATENING ILLNESS. **BY SHAREEN LUZE**

One of my childhood coaches always said, "Fake it till you make it." That's terrible advice, but it taught me not to be limited by my own insecurities and helped me keep moving forward when I was afraid to take the next step.

Ten years after I joined RBC's employment law team, the senior director of HR role became available and our president asked if I was interested. The answer in my head wasn't just "no," it was "hell, no!" I'm pretty sure that was my external answer too.

It wasn't that I didn't have an interest in the job. I knew the impact HR could have, and my years in employment law offered a unique lens. But I didn't think I was ready or qualified.

After some honest contemplation, I realized that I could not only do this job, but I could actually make a difference. I got the job and was immediately overcome with anxiety and self-doubt. What had I gotten myself into?

A week later, I was sitting at my desk when I got a call and was diagnosed with breast cancer. My immediate response was, I can't tell anyone at work—I don't have time for this.

My old team needed someone to help them transition, and I was supposed to lead this new team, too. My heart hung at the thought of having to tell the people counting on me that I had to back out. I paused. What would I even tell them at this point? I had no idea how advanced it was or what the treatment would be.

> "LET'S STOP PERPETUATING THE MYTH THAT WE CAN HAVE IT ALL, BE IT ALL, AND DO IT ALL—FOR ALL OF OUR SAKES."
>
> —SHAREEN LUZE

As women, most of us are hardwired planners. We need to know what's going to happen next, that it's going to be OK. "I don't know" is seldom good enough.

My mother developed severe cardiomyopathy at age 27. The disease limited her mobility, and she retired when I was 14. Even through her final years spent in a hospital, she relied on positivity and humor. Thinking about the grace with which she endured, I realized my situation wasn't so bad.

I could do it: take this new role *and* beat breast cancer. Women in my generation grew up being told we could do it all, but the truth is, we can't be everything to everyone all the time. Let's stop perpetuating the myth that we can have it all, be it all, and do it all—for all of our sakes. That notion stands in the way of success. It keeps us from doing the things we want to do because saying yes means saying no to something else.

Prioritize—and accept that those priorities will shift. Priority number one was preparing to leave work for six weeks of recovery post-surgery. The six weeks didn't work. Not one bit. It was time to unapologetically prioritize myself, let other people do things for me and take care of me.

When I finally returned to my new role, guess what? Everything was OK. The work was waiting, and I started my new role.

Over the course of my career, I've learned that you never reach the point of knowing it all. You reach a place where you're comfortable saying, "I don't know." I'm encouraging you to embrace a little uncertainty—especially if it's around an opportunity for you to grow, develop and succeed.

Shareen Luze, senior director of Human Resources at RBC Wealth Management-U.S., grew up the youngest of four girls in a first-ring suburb of Minneapolis. Her parents raised her to have a positive attitude and a passion for social justice, which bleeds into her work at RBC. With a law degree and experience in employment law, Shareen has been with RBC for 14 years.

Female FAs Take Home Coveted Awards in 2019

WORKING MOTHER'S

TOP WEALTH ADVISOR MOMS

Shea Boulware-Creed, Peoria, AZ
Catherine Chen, San Francisco, CA
Hilary Doherty, Kirkland, WA
Liza McCartney, Florham Park, NJ
Brooke McGeehan, Princeton, NJ
Beth Norman, Madison, WI

FORBES

BEST-IN-STATE NEXT-GEN WEALTH ADVISORS

Hilary Doherty, Kirkland, WA

FORBES

TOP NEXT-GEN WEALTH ADVISORS

Beth Norman, Madison, WI

FORBES

AMERICA'S TOP WOMEN WEALTH ADVISORS

Patricia Baum, Annapolis, MD
Ann Marie Etergino, Chevy Chase, MD
Beth Norman, Madison, WI
Beth Rosenwald, Baltimore, MD

FINANCIAL TIMES

400 TOP FINANCIAL ADVISORS

Patricia Baum, Annapolis, MD
Catherine Chen, San Francisco, CA
Ann Marie Etergino, Chevy Chase, MD
Margaret Jackson, Annapolis, MN

BARRON'S

TOP 1,200 FINANCIAL ADVISORS

Ann Marie Etergino, Chevy Chase, MD
Patricia Baum, Annapolis, MD

FORBES

BEST-IN-STATE WEALTH ADVISORS

Patricia Baum, Annapolis, MD
Shea Boulware-Creed, Peoria, AZ
Ann Marie Etergino, Chevy Chase, MD
Kelly Kilkenny Hale, Portland, OR
Beth Norman, Madison, WI
Beth Rosenwald, Baltimore, MD

ON WALL STREET'S

TOP 25 REGIONAL ADVISORS UNDER 40

Beth Norman, Madison, WI

Working Mother's Top Wealth Advisor Moms SHOOK™ Research considered Wealth Advisors who are mothers with children living at home and under the age of 21. Ranking algorithm is based on qualitative measures derived from telephone and in-person interviews and surveys: service models, investing process, client retention, industry experience, review of compliance records, firm nominations, etc.; and quantitative criteria, such as 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. Rankings are based on the opinions of SHOOK Research, LLC. Neither SHOOK nor Working Mother receives compensation from the advisors or their firms in exchange for placement on a 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. For more information see www.SHOOKresearch.com. **Forbes Best-in-State Next-Gen Wealth Advisors** SHOOK considered advisors born in 1980 or later with a minimum 4 years relevant experience. Advisors have: built their own practices and lead their teams; joined teams and are viewed as future leadership; or a combination of both. Ranking algorithm is based on qualitative measures: telephone and in-person interviews, client retention, industry experience, credentials, review of compliance records, firm nominations; and quantitative criteria, such as: 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. Rankings are based on the opinions of SHOOK Research, LLC. Neither Forbes nor SHOOK receives compensation from the advisors or their firms 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. For more information:www.SHOOKresearch.com **Forbes Top Next-Gen Wealth Advisors** America's Next Generation ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: 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. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Neither Forbes nor SHOOK Research receives 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. For more information: www.SHOOKresearch.com **Forbes America's Top Women Wealth Advisors** America's Top Women Wealth Advisors ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings and a ranking algorithm that includes: 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 audited performance reports are not consistently available. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Neither Forbes nor SHOOK Research receives 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. For more information: www.SHOOKresearch.com. **Financial Times 400 Top Financial Advisors** The FT 400 is based on data gathered from advisors, broker-dealer home offices, regulatory disclosures, and the FT's research. The listing reflects each advisor's status in six primary areas: assets under management (AUM), asset growth, compliance record, experience, credentials and online accessibility. 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. **Barron's Top 1,200 Financial Advisors** The Barron's Top 1,200 Financial Advisors Award is based on the following criteria: The individual is credentialed as a FINRA registered representative, assets under management, revenue produced for the firm, regulatory and compliance record. 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. **Forbes Best-in-State Wealth Advisors** Forbes Best-in-State Wealth Advisors ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, which is a major component of a ranking algorithm that includes: 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. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. This award does not evaluate the quality of services provided to clients and is not indicative of this advisor's future performance. The financial advisor does not pay a fee to be considered for or to receive this award. For more information: www.SHOOKresearch.com. **On Wall Street's Top 25 Regional Advisors Under 40** On Wall Street annually ranks the industry's top producers under 40. Nominations were received from advisors and managers and ranked according to production totals. This award does not evaluate the quality of services provided to clients and is not indicative of the advisor's future performance. The financial advisor does not pay a fee to be considered for or to receive this award.

PHOTOGRAPHY BY SHUTTERSTOCK/WILLIAM POTTER