

RBC Dominion Securities Inc.



# Kirkpatrick Wealth Management of RBC Dominion Securities

Wealth management for business owners and retirees



**Wealth Management**  
Dominion Securities

# Experience and excellence aren't expensive... They're priceless.

As you make progress towards achieving your goals in life, you may discover your financial situation becoming increasingly complex. When you reach this stage, Kirkpatrick Wealth Management of RBC Dominion Securities can help.

Recognized as one of the leading wealth advisors in the nation's capital, Michael and his team provide a comprehensive range of wealth management services designed to meet the needs of you and your family.





## Who Michael works with

- Business owners who require a professional to assist with the successful succession or exit from their business
- Professional and executives who require assistance with navigating effective tax and income planning strategies before and in retirement
- Entrepreneurs and family-owned businesses who require ongoing strategic leadership and management of their revenue-producing assets
- Retirees requiring innovative strategies to maximize their after-tax retirement income, while protecting their financial security

### **Michael answers questions for his clients, even the ones they don't know to ask...**

- Is my family protected from my business liability?
- What should I be doing with the surplus cash in my business?
- Is setting up a trust a good idea for my family?
- There are so many options: IPP, IRP, RRSP, TFSA. What is the best investment vehicle to plan my retirement?
- How do I turn my portfolio into a tax-efficient stream of income that will last the rest of my life?
- How do I pull money out of my corporation while still maintaining my current tax rate?
- If I were not able to go to work, would my family and business be protected?

# A disciplined process is the key

To provide wealth management, Kirkpatrick Wealth Management of RBC Dominion Securities follows a disciplined five-step process to keep you on-track to achieving your goals. A disciplined process keeps everyone focused on what's important – helping you live life the way you want.

## 1. Introduction

The team will introduce you to the wealth management services they provide, not just during the first meeting, but on an ongoing basis as your needs evolve and new services become available.

## 2. Discovery

Together, you and Michael will gain a deeper understanding of your individual needs, goals and circumstances to help you clarify your financial objectives. This includes gathering together all your important financial information.

## 3. Strategy

Next, Michael and his team will analyze your financial and personal information to match your objectives with smart, time-tested strategies.

## 4. Solutions

Michael will develop thoughtful and creative solutions tailored to your objectives, drawing from a wide selection of world-class products and services.

## 5. Service

Michael and his team will regularly review your situation to ensure your financial objectives are being met in light of your changing needs.

### Our approach to wealth management

Michael recognizes that wealth management means different things to different people. For some, it's all about establishing solid financial footing, one that brings you peace of mind and total financial security. For others, the goal of wealth management is to enable you to enjoy your success, spend time with your family, and create memories that last for generations.

Wealth management requires professional attention that acknowledges all your goals in life – not just financial. In addition to helping you manage your investments and finances, Michael helps you plan your retirement, creditor-proof your business, diversify your portfolio outside of your business, protect your lifestyle, fund a major purchase or create your legacy. Whatever your goals, Michael and his team can help. This is the essence of his approach to wealth management.

# Guiding you through each stage of your life

Wealth management is an ongoing process to help guide you – and your family – through each stage of your life.

## Accumulating wealth – growing assets

Together you and Kirkpatrick Wealth Management of RBC Dominion Securities develop strategies to achieve your financial objectives, including planning for retirement, funding an education or preparing for a major purchase.

## Converting wealth – creating an income stream

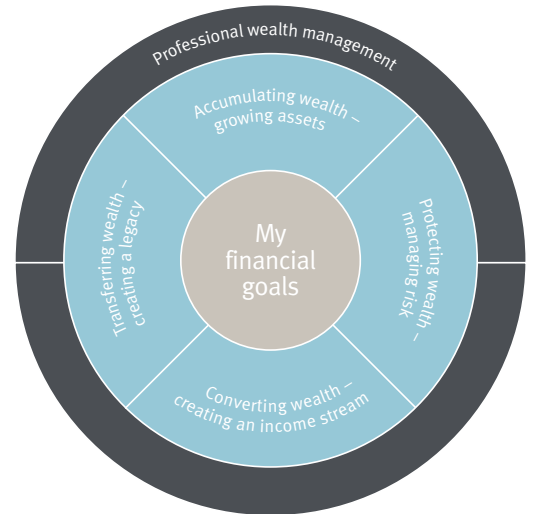
Michael puts strategies in place to help you maximize your after-tax retirement income. He will help you determine which types of income-producing investments are most appropriate for you.

## Protecting wealth – managing risk

To help protect your financial well-being, Michael will implement proven strategies to reduce risk. His goal is to provide you with peace of mind, help maintain your independence and preserve family harmony or current lifestyle.

## Transferring wealth – creating a legacy

Working together with your other professional advisors, Michael and his team will help create your legacy for family and charity, while addressing tax obligations and debts.



### Michael's eight wealth building beliefs

Successful wealth accumulation does not happen by accident. With this in mind, Michael has designed the following belief system so that he always maintains a disciplined approach to investing.

- Equity is essential to building wealth, while fixed income assets are essential to protecting wealth
- The loss of purchasing power is one of the greatest risks we face
- A client's wealth plan should provide them with comfort, protection, security and a solid return on investment
- A portfolio diversified by asset class, style and geographic region allows us to capture the returns of the overall market with less volatility
- An effective strategy to reduce tax as well as costs are key to increasing your returns
- Allow long-term trends, not short-term events, to guide your investment decisions
- Rebalancing consistently takes the human emotion and guesswork out of the investment process and it forces us to buy assets that have gone down in value and sell assets that have gained
- All clients need an insurance plan to protect them and their families from the unexpected and an estate plan to ensure assets are transferred in a tax efficient way to the next generation

# Putting you first with a team approach

As a client of Kirkpatrick Wealth Management of RBC Dominion Securities, you will receive timely service and professional advice through a team approach. Michael's team members focus on different areas of client service, so you get the expert assistance you need when you need it.



**Michael Kirkpatrick,**  
**BSc., CFP, CIM, CLU, FMA, TEP**  
Portfolio Manager & Wealth Advisor

Born and raised in Ottawa, Michael graduated from Carleton University with a Bachelor of Science degree in biology and a minor in business. Having always been interested in finance, investing and people, Michael began working in the investment industry in 2000.

As a Certified Financial Planner (CFP), Canadian Investment Manager (CIM), Chartered Life Underwriter, Financial Management Advisor (FMA), and Trust and Estate Practitioner (TEP), Michael has a mastery level of knowledge of wealth management strategies that go well beyond the scope of basic financial planning.

Michael is a member of the Ottawa Estate Planning Council, the Society of Trust and Estate Practitioners and the Capital Angel Network. An avid athlete, he enjoys competing in CrossFit, playing basketball, ping pong, volleyball, tennis and squash. Michael also enjoys volunteering within the community to support various events and organizations such as the Lowertown Community Association, Christie Lake Kids, and Operation Come Home. Other hobbies include learning to play guitar and reading books on various topics such as health, personal growth and investing. Michael is currently building a library of investment books, which are available to his clients.



**Kim Rivet**  
Associate Advisor

Kim provides integral support to my team for the day-to-day management of our clients' affairs, communications, and business development management. Kim has been with RBC Dominion Securities for over 28 years. She has completed the Canadian Securities Course, the Conducts and Practices Handbook Course and her Financial Planning certificate. Born and raised in Campbell's Bay, Quebec, Kim continues to reside in the area along with her husband William and three children. In her spare time she enjoys hosting dinner parties, painting, gardening, travelling, snowmobiling and spending time with her family.

# Michael's extended wealth management services team

Helping you manage your investments is just one way Michael can help you manage your overall financial concerns. In addition to investing and money management, he offers assistance with financial planning, insurance strategies, and Will and estate planning.



**Steve D. Hunter, B.Sc., MBA, CFP**  
Financial Planner

Steve has been with RBC Dominion Securities since 2006. A graduate of the University of Toronto (1977) and the Schulich School of Business, Steve pursued a distinguished 25-year career in the technology industry before joining the investment industry in 2002. He holds a life insurance license and the Certified Financial Planner (CFP) designation. He works closely with Michael to prepare Compass financial plans, and to ensure that clients receive comprehensive financial planning information.



**Joseph Power, LLB**  
Will and Estate Consultant

Joseph graduated from Carleton University in 1988 and from the University of Western Ontario Law School in 1991. He was called to the Ontario Bar in 1993. Prior to joining RBC Dominion Securities, he practiced estate planning in a private firm and served as a Will and estate consultant with Royal Trust Corporation. He assists Michael's clients with structuring estates in an efficient and tax-effective manner.



**Mike Keyes, B.Comm., CLU**  
Estate Planning Specialist,  
Vice-President

Mike began his career in the insurance industry in 1990 and holds the Chartered Life Underwriter (CLU) designation. Mike employs a comprehensive process to assess client needs and then recommends creative, tax-exempt insurance products to achieve wealth management objectives. Mike can focus on both personal and corporate insurance solutions to help increase net worth and reduce impact of taxation. He can also ensure wealth is efficiently transferred to heirs in accordance with your wishes.



**Mark Skeggs, CPA, CA, CFP, TEP**  
Business Owner Specialist  
High Net Worth Planning Services

Mark is a Chartered Professional Accountant (CPA), Chartered Accountant (CA), Certified Financial Planner (CFP), and a Trust and Estate Practitioner (TEP). Prior to joining RBC, Mark spent over 14 years in the private company services tax group of a Big 4 accounting firm in Toronto. Mark works closely with Michael to identify strategies and solutions that are customized to meet your personal and business planning objectives. Tax, business risk, succession and retirement strategies – including many that are particular to the business owner/manager – will be identified, which you would then discuss with your lawyer and accountant.

# Why RBC Dominion Securities?



## RBC Dominion Securities

- Canada's leading full-service wealth management firm with C\$230 billion in assets under administration
- Over 1,500 Investment Advisors in 146 branches in communities across Canada
- One of Canada's largest discretionary managers with C\$58 billion in assets under management
- Canada's top-ranked equity research group (Brendan Wood International Review of Institutional Equity Research, Sales and Trading Performance in Canada)
- Member of the Investment Industry Regulatory Organization of Canada (IIROC)
- Member of the Canadian Investor Protection Fund (CIPF), which provides investors up to \$1 million in coverage if a member firm becomes insolvent
- #1 overall bank-owned investment firm as ranked by advisors (2016 Investment Executive Brokerage Report Card)
- A member company of RBC Wealth Management

## RBC Wealth Management

- Ranked #1 in Canada in both retail asset management<sup>1</sup> and high-net-worth market share<sup>2</sup>
- Over C\$700 billion in assets under administration and more than C\$442 billion in assets under management
- Ranked best private banking services overall for seven consecutive years (2008-2014 Euromoney Private Banking and Wealth Management Survey)
- Recognized as the world's fifth-largest wealth manager in Scorpio Partnership's Private Banking Benchmark 2014 annual survey, as part of RBC Royal Bank

## RBC Royal Bank<sup>3</sup>

- Canada's largest bank by assets and market capitalization, with broad leadership in financial services
- The 12<sup>th</sup> -largest bank globally based on market capitalization, with operations in 42 countries
- Approximately 79,000 full- and part-time employees serving more than 16 million clients worldwide
- Strong credit ratings in volatile markets: Moody's Aa<sup>3</sup>, S&P Aa-, Fitch AA, DBRS AA
- Named Best Global Retail Bank and Best Trade Finance Bank for the second consecutive year<sup>4</sup>

<sup>1</sup>Investor Economics, April 2014.

<sup>2</sup>Investment Funds Institute of Canada, September 2013.

<sup>3</sup>All financial information is as of August 20, 2014.

For the most up-to-date information, please contact us

<sup>4</sup>2014 Retail Banker International.

# Discretionary portfolio management



Michael and his team provide our Private Investment Management (PIM) service to qualified clients. PIM is our discretionary wealth management solution, typically recommended for clients with portfolios exceeding \$1 million. It is designed to free you from the day-to-day details of investment decision making so you can pursue your own personal and professional goals.

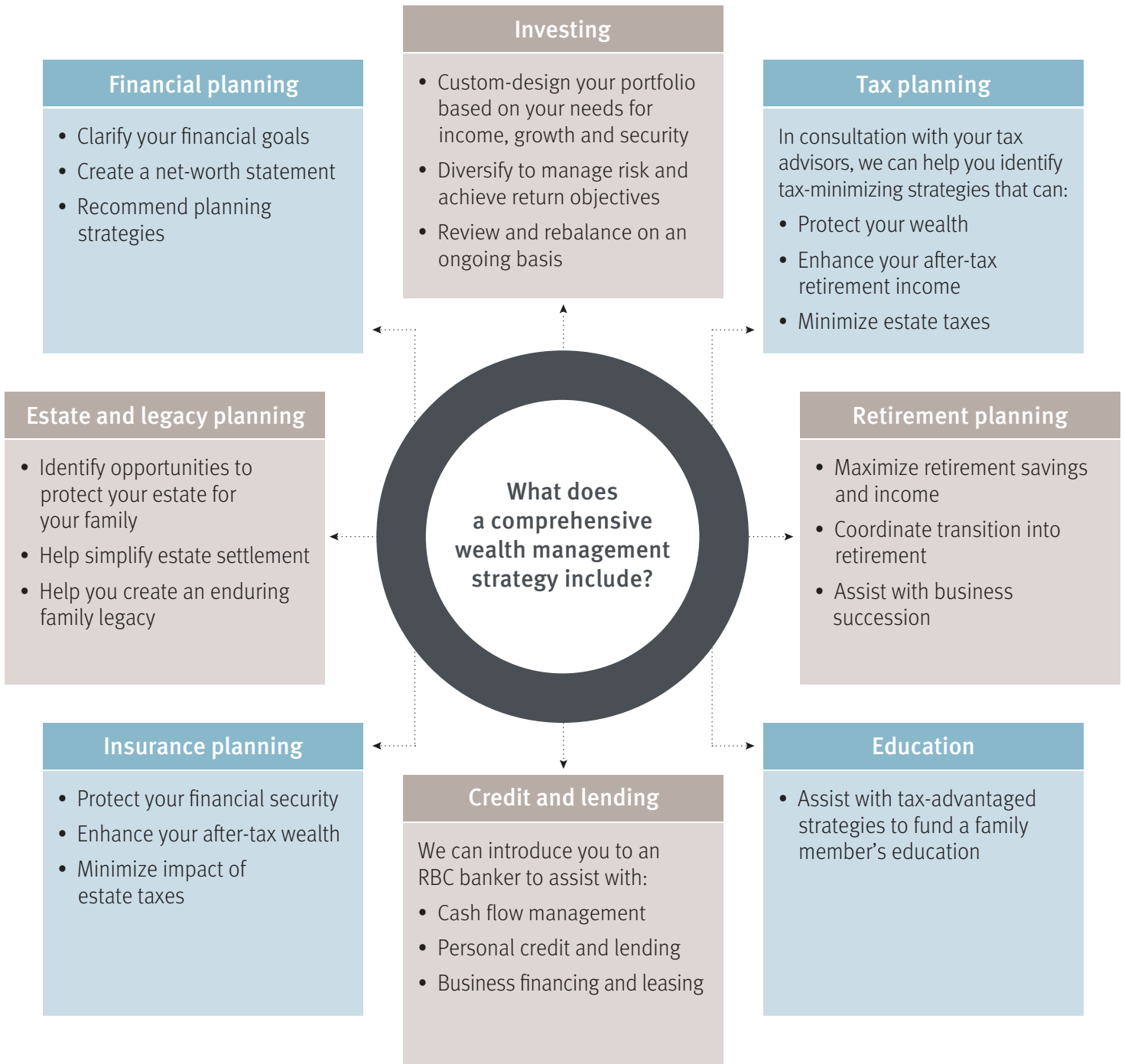
With Private Investment Management, you get a completely customized portfolio built from the ground up based on factors such as growth requirements, income needs and risk tolerance. Because your approval is not required for every single transaction, Michael is able to manage and rebalance your portfolio more efficiently. He must also work within specific guidelines established in advance and is accountable to these guidelines, which are regularly reviewed and adjusted according to your needs.

## **Risk management**

Your portfolio will also be reviewed quarterly by RBC's Private Investment Management Risk Management Group to ensure it is managed according to the terms of your Investment Policy Statement. The group also reviews your portfolio based on a second set of guidelines that overlay the entire program. These guidelines are in place to ensure that all Private Investment Management clients hold quality investments and a suitable asset mix for their situation.

## **Superior reporting**

You will receive a monthly account statement that details the activity in your portfolio and provides the current market value of all your positions. In addition, you receive a quarterly rate-of-return calculation. You also have access to your accounts and timely market information through our online services.



# The resources of Canada's leading wealth management firm



At Kirkpatrick Wealth Management of RBC Dominion Securities, Michael and his team provide the expert advice, personalized approach and sophisticated solutions you need to build and protect wealth – all backed by the strength and stability of RBC, Canada's largest financial institution.

RBC Dominion Securities has been helping investors achieve their goals since 1901. Today, the firm is Canada's leading provider of wealth management services, trusted by more than 400,000 clients worldwide.

Whether you are looking to build your financial future, protect what you have already built or create a lasting legacy for your family, we have the expertise and resources you need.

As a member of RBC, Michael also offers access to a complete range of financial services.



**Take the next step – contact Michael today for a complimentary consultation.**

**Michael Kirkpatrick,**  
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