RBC DOMINION SECURITIES INC.

The Wealth Management Approach

Living, working, giving back to the community

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Varga + Associates Private Wealth Management of RBC Dominion Securities

Daniel Varga, Vice President & Investment Advisor

Daniel has been a licensed Investment Advisor for over 20 years. He is on the Board of Directors for the Cowichan District Hospital Foundation and is a past Chair of the foundation. Daniel lives in the Cowichan Valley with his wife Florie and their two daughters, Mikayla and Amelia.

Michael Lee, Associate Advisor

Michael has been working with Daniel since 1997. He is fully qualified and licensed to relay market information and implement investment recommendations. Michael lives in the Cowichan Valley with his wife Nicky and their children, Travis and Rozalyn. He has been an active member of the Duncan Rotary Club since 2002.

Jennifer Nydahl, Associate

Jennifer has been in the industry for over 15 years and is primarily responsible for meeting the administrative needs of clients. She is committed to exceptional client service. Jennifer is a long-time resident of the valley along with her husband Erik and their children, Trenton and Jillian.

Your Roadmap for the Future

The team approach of Varga + Associates Private Wealth Management of RBC Dominion Securities significantly enhances clients' overall long-term financial success with the personal attention, proper planning and ongoing counsel of a qualified and dedicated team.

Through their review process and ongoing monitoring of your financial landscape, the team develops a comprehensive and customized approach to meet your investment management, retirement, education and estate planning needs.

They will work with your accounting and legal professionals to ensure an overall strategy is implemented addressing your financial goals, tax efficiency and eventual transfer of your estate.

RBC Wealth Management
Dominion Securities

Services Available

Through Varga + Associates Private Wealth Management of RBC Dominion Securities, a wide range of services is available through RBC's Wealth Management Services team, including financial planning, Will and estate consultations, insurance-based wealth preservation, tax-minimization strategies and charitable foundation creation. To ensure proper coordination, the team works in consultation with your other professional advisors, such as accountants, lawyers and private bankers.

Financial Planning

The team can provide a core financial plan suitable for most situations or, for more complex situations, an in-depth financial plan that leaves no stone unturned.

Will and Estate Consultation

A professional Will & Estate Consultant provides information on efficient and tax-effective estate structuring. Following the consultation, a report outlining opportunities will be provided to explore in further detail, and potentially implement, with your legal counsel (referrals available).

Insurance Assessment

A highly qualified Estate Planning Specialist assesses the need and suitability of tax-exempt insurance products to help create and enhance wealth, both today and in the future.

Strategic Tax-Minimization Review

Working with in-house tax specialists, the team can review the effectiveness of particular investment strategies that may minimize or mitigate taxes, including the Family Trust and Spousal Loan Strategy.

High-Net-Worth Planning

A high-net-worth planning specialist is available to discuss the specific concerns and opportunities that arise when dealing with $1 million or more in investment assets.

The Five-Step Wealth Management Process

Varga + Associates Private Wealth Management of RBC Dominion Securities follows a disciplined five-step process in order to provide comprehensive wealth management.

1. **Introduction –** The team introduces the wealth management services they provide, not just during the first meeting, but on an ongoing basis as needs evolve and new services become available.
2. **Discovery –** The team gains a deeper understanding of your individual needs, goals and circumstances to help clarify financial objectives. This includes gathering together important financial information, such as statements.
3. **Strategy –** Next, they analyze financial and personal information to match objectives with smart, time-tested strategies.
4. **Solutions –** Together, you and the team develop thoughtful and creative solutions tailored to specific objectives, drawing from a wide selection of world-class products and services.
5. **Service –** They conduct regular reviews to ensure financial objectives are being met in light of changing needs and market and economic cycles.

Thank you for your interest in wealth management at RBC Dominion Securities. For more information, or to arrange a complimentary consultation, please contact Varga + Associates Private Wealth Management of RBC Dominion Securities today.