

*RBC DOMINION SECURITIES -
THE TRUSTED CHOICE FOR
WEALTH MANAGEMENT*

You have many choices when it comes to managing your finances. But how do you make the choices that are right for you? If trust and experience are important to you, we hope you consider RBC Dominion Securities as your choice for wealth management.

At RBC Dominion Securities, we have been helping private investors achieve their financial goals since 1901. Today, we are trusted by over 400,000 clients across Canada and worldwide.

**Harvesting
Your Success
Through Effective
*Wealth Management***



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*Professional Wealth
Management Since 1901*



Who Should You Go To?

Josée Thériault and her family live on a hobby farm in the Kingston area. She understands the unique needs and challenges of the agricultural industry. Through country living she has developed an affinity for helping farmers and their families recognize the importance of sound planning to keep the family farm alive and growing!

With over twenty years of financial experience, Josée has her Personal Financial Planner (PFP) designation and is working on her Canadian Investment Manager accreditation. She provides investment advice to English and French speaking families. Josée is prepared to sit down at your kitchen table and offer sound financial advice for every need and every generation.

Why Josée?

Recent issues and challenges in the agriculture industry have placed increased pressure on farm operating budgets leaving little opportunity to plan for retirement or develop tax-efficient estate and succession strategies.

Josée believes in taking a personal approach and will visit you at your farm. She offers experienced investment advice and will work with you to develop strategies for both your personal and business goals. Because she understands the family farm, more than 60% of her clientele is agriculture based.

The importance of the land plays a major part in all of Josée's personal and business choices. She proudly supports community activities, such as Feast of Fields, the H'Art Studio, and the local and International Plowing Matches.

Planting the Seeds for Financial Security

How Can You Build Your Financial Success?

Through a variety of exclusive services and with her professional network, Josée can help you create a financial plan for the future that includes:

- *Quota sale planning*
- *Retirement planning*
- *Tax planning*
- *Succession planning*

With the many operational issues and chores of running a farm, it's easy to put off important decisions. Josée can help you understand succession planning while helping you and your family move beyond the emotional barriers to create an easy plan that will:

- *Plan for lifestyle changes and income needs*
- *Create financial stability during the transition*
- *Preserve your invested capital for retirement*
- *Develop tax-efficient estate transfer strategies*

When Should You Consider A Wealth Management Plan?

When you reach the stage, where your finances are more complex, you can benefit from a comprehensive Wealth Management Plan.

Contact Josée today for a complimentary initial consultation or just to gain a valuable second opinion.

