



Whitters Wealth Management & Financial Planning RBC Dominion Securities

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Your partners in client service

At RBC Dominion Securities, we have provided professional wealth management services since 1901. Today, we are Canada's leading provider of wealth management, trusted by over 400,000 clients worldwide, and a member company of RBC, Canada's largest financial group. As a leading advisory team with RBC Dominion Securities, Whitters Wealth Management & Financial Planning provides advice and solutions that can help families, businesses and organizations achieve their financial and investment goals, working in close collaboration with their team of professional advisors. Bob Whitters' services include investment advice and money management, financial and estate planning, tax-minimization strategies, and charitable foundations.

To provide distinctly personalized service, Bob is supported by a team of service-oriented assistants. Combined, the team offers over 25 years of experience in the investment and financial services industry.

Increasingly complex situations demand carefully crafted solutions

As a wealth management specialist, Bob can help individuals who are:

- Approaching retirement and need to create or update their financial plan to help clarify their retirement lifestyle needs, determine exactly when they can retire, project their expected retirement income and implement strategies to optimize their savings between now and retirement
- Preparing to sell business assets and need advice on how to convert these assets into a well-funded retirement and equitable estate for their beneficiaries
- Updating their Will or overall estate plan, and can benefit from tax-efficient investment strategies to help transfer greater wealth to the next generation or create a more enduring charitable legacy
- Going through a separation or divorce and prefer to work with their own advisor to establish financial independence
- Relocating within Canada, immigrating from overseas or living in Canada for a work assignment, and require a locally based advisor with a global perspective
- Residing in the United States for an extended period of time and need assistance with cross-border financial, investment and tax considerations
- Planning an extended trip abroad and need a professional advisor to oversee their financial affairs while they are away

- Receiving a large windfall, perhaps from an inheritance, signing bonus, lottery winnings or sale of a large asset, and need professional wealth management to avoid “sudden wealth syndrome”
- Dissatisfied or unsure about the financial advice they are currently receiving would appreciate an expert second opinion from a third party

North America’s premier wealth management group

Investment management is just one key part of a well-rounded wealth plan. To that end, we also offer complimentary financial plans and wealth consultations through our RBC Wealth Management Services team – the largest of its kind in North America.

Financial planning

We 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

For complex or high-value estates, a professional Will & Estate Consultant provides information on efficient and tax-effective estate structuring. Following the consultation, a report outlining various estate-planning opportunities will be provided to explore in further detail, and potentially implement, with 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 our in-house tax specialists, we can review the effectiveness of particular investment strategies that may minimize or mitigate taxes. These include powerful family income-splitting strategies such as 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.

Five-step wealth management process

Bob Whitters follows a disciplined five-step process in order to provide comprehensive wealth management.

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

At Whitters Wealth Management & Financial Planning of RBC Dominion Securities, we welcome the opportunity to work in partnership with our professional colleagues to provide a co-ordinated approach for our shared clients. If you would like more information, or would like to introduce a client to us, please contact us at 506-433-7602 or robert.whitters@rbc.com.