RBC Dominion Securities Inc.

Steve Rose, CFP, CIM
Investment Advisor

Professional Wealth Management Since 1901

RBC Wealth Management
Dominion Securities

Wealth management solutions designed for you

As you make progress towards achieving your goals in life, you may discover your financial situation becoming increasingly complex. When you reach this stage in life, and require professional assistance with the management of your wealth, we can help.

Recognized as one of the leading Investment Advisors in Thunder Bay, Steve Rose provides a comprehensive range of wealth management services designed to meet your unique specifications. In providing you with the service you need, Steve is supported by an associate, Johanna Nastor.

Backed by the century-old tradition of RBC Dominion Securities – Canada's leading full-service wealth management firm – you can be confident that you will get the professional advice and services you need. Whether you're looking for personal wealth management for yourself, your family or your business, we have the expertise to help you achieve your goals.

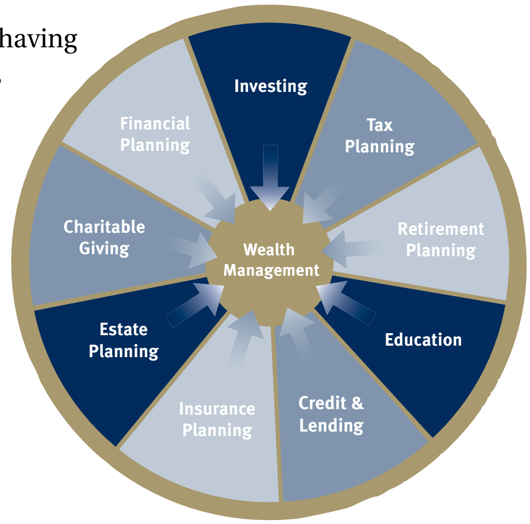
Who can Steve help?

Steve's services are designed for individuals, families, businesses and other organizations that require professional assistance managing their wealth.

- Business owners who need help managing their personal and business assets
- Incorporated professionals with more complex financial arrangements
- Successful executives looking to enhance the growth of their wealth
- Professionals requiring assistance with their personal assets and to work as a trusted partner with shared clients
- Pre-retirees who want to make the most of their savings as they approach retirement
- Retirees requiring innovative strategies to maximize their after-tax retirement income, while protecting their financial security
- Well-established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner

Steve's wealth management approach

Steve recognizes that money is merely a means to an end. It's about having the financial security you need to live your life the way you want. It's about enjoying your success, spending time with your family and creating memories that last for generations.



While money is just a means to an end, it still requires professional attention. Most importantly, it requires professional attention that acknowledges all your goals in life, not just financial goals. In addition to helping you manage your investments and finances, we can help you plan your retirement, save for a family member's education, protect your lifestyle, fund a major purchase or create your legacy. Whatever your goals, we can help. This is the essence of our approach to wealth management.

A disciplined process is the key

To provide wealth management, we follow a disciplined five-step process to keep you on-track to achieving your goals. This process keeps us all focused on what's important – helping you live life the way you want.

1. **Introduction** – We will introduce you to the wealth management services we provide, not just during our first meeting, but on an ongoing basis as your needs evolve and new services become available.
2. **Discovery** – Together, we 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, we analyze your financial and personal information to match your objectives with smart, time-tested strategies.
4. **Solutions** – We develop thoughtful and creative solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
5. **Service** – We regularly review your situation to ensure your financial objectives are being met in light of your changing needs.

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 we 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*

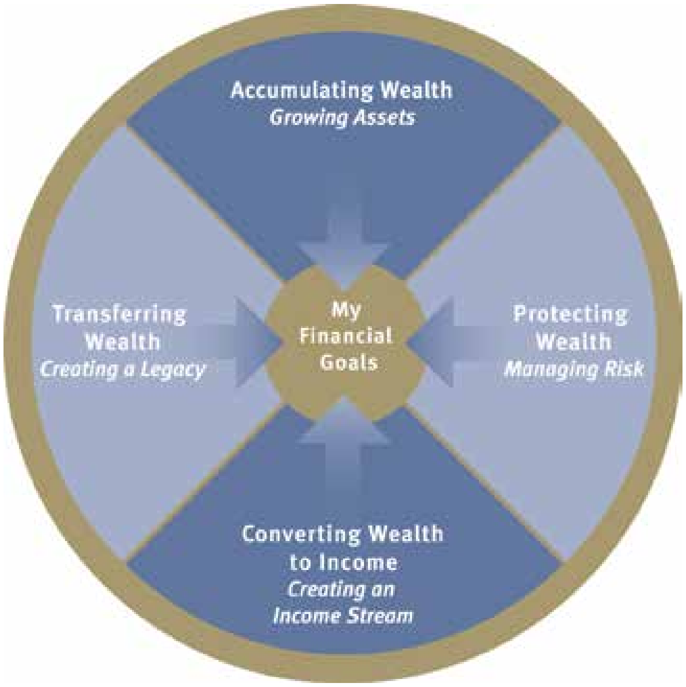
We put strategies in place to help you maximize your after-tax retirement income. We will help you determine which types of income-producing investments are most appropriate for you.

Protecting wealth – *managing risk*

To help protect your financial well-being, we will implement proven strategies to reduce risk. Our 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, we will help create your legacy for family and charity, while addressing tax obligations and debts.



Putting you first with a team approach

As our client, you will receive timely service and professional advice through our team approach. Our team members focus on different areas of client service, so you get the expert assistance you need when you need it.

Steven Rose, CFP, CIM, CLU, RHU | Investment Advisor

Steve has 15 years experience in the business of wealth management. He joined RBC Dominion Securities in 2007 when he moved his wealth management practice from Ottawa to Thunder Bay.

Steve has an Honours Bachelor of Arts Degree in Political Studies from Lakehead University and has continued to build on his education throughout his career. He attained the designation of Certified Financial Planner (CFP) in 2001 and Registered Health Underwriter (RHU) in 2002. In 2007, he completed the Chartered Life Underwriter (CLU) designation, which is the industry's highest standard in estate planning. In 2010, Steve completed the Canadian Investment Manager (CIM) designation, which gives him an advanced knowledge of portfolio management.

Steve's wealth management practice provides personalized financial advice to both individuals and corporations using time tested strategies as well as innovative new planning concepts. Steve has helped many clients to reduce taxes and generate income as they work towards their goals.

Born and raised in Thunder Bay, Steve and his family returned home to be closer to extended family, and continued to develop his practice with the resources of RBC Dominion Securities behind him. With an interest in sailing and the breathtaking geography of the region, Steve enjoys getting outdoors with his daughters.

Johanna Nastor, CFP | Associate Advisor

Johanna joined the firm in 2010 as Steve's Associate Advisor and works with him to ensure you receive timely, efficient service. With 10 years of experience in helping clients to administer their day-to-day investment needs, Johanna provides excellent customer service and can answer any questions clients have about their accounts.

Johanna is also a firm believer in continuing education and received the Certified Financial Planner designation in 2009. Having begun her career in Vancouver, where she gained knowledge and experience at various firms, including RBC Dominion Securities, Johanna returned home in 2007 with her husband and daughter to be closer to family in Thunder Bay.

Wealth management services team

Helping you manage your investments is just one way we can assist you with your overall financial concerns. In addition to investing and money management, we offer assistance with financial planning, Wills and estates and insurance strategies.

Financial planning

Depending on your needs, we can provide a financial plan designed to help you build your financial future or, if you have more complex needs, an in-depth financial plan that leaves no stone unturned.

Will & estate consultation

A professional Will & Estate Consultant works closely with us to provide you with information on structuring your estate in an efficient and tax-effective manner. Following your Will and estate consultation, you will receive a report outlining various estate-planning opportunities for you to explore in further detail with your own lawyer or accountant.

Insurance strategies

A highly qualified insurance specialist works with our team to help you create and preserve your wealth. We follow a comprehensive process to assess your needs and, if appropriate, recommend tax-exempt insurance products that will help you achieve your wealth management objectives.

Professional referrals

We also offer access to our network of professionals such as lawyers and accountants to help ensure that the various issues related to the management of your wealth are properly addressed. If you have existing relationships with professionals in these areas, we would be pleased to work together with them to coordinate our efforts.

The resources of Canada's leading wealth management firm

RBC Dominion Securities has been helping investors achieve their goals since 1901. Today, RBC Dominion Securities 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, Canada's most trusted financial institution, we also offer access to a complete range of financial services.

Take the next step – contact us today for a complimentary consultation

To arrange an initial consultation with Steve Rose,
please contact us today at 807-684-8362.

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