



Wealth Management  
Dominion Securities



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# Building sound financial management skills

## The RBC Wealth Management Financial Literacy Program

**At RBC Dominion Securities, we recognize the importance of helping to build financial literacy among our clients and their families. Formal financial education, when combined with sound advice and practical learning, can help set the stage for a lifetime of informed and confident financial decision-making for you and your family.**

### Financial education for everyone

When it comes to financial education, it's never too late or too early to start. Whether it's understanding the basics of earnings, budgeting or credit; tax considerations when leveraging registered and non-registered accounts; the benefits of wealth planning; or the ins and outs of transferring wealth, all members of your family will benefit from building sound financial management skills.

Do you (or your spouse) always take the lead when it comes to managing family finances? Consider the importance of ensuring both of you are financially educated – a time may come when one of you will be making major financial decisions on your own.

Have you (or your parents) recently entered a new financial stage in life? Maybe there is an opportunity to become more educated around investing and planning strategies, such as estate planning and philanthropic giving.

Do you have children or grandchildren who lack money management skills? Engaging the right subject matter experts to help build their financial skills can offer numerous financial benefits over the long term.

### How our financial literacy program can help

With a focus on the needs of multi-generational families, now and into the future, the financial literacy program is designed to provide the resources and tools necessary to build financial independence and confidence. Guided by advisors and their extended teams, the program is comprised of four main areas:

1. Earnings and savings
2. Wealth planning basics
3. Investing
4. Advanced planning



Each of these areas of focus contains a set of learning modules, case studies and practical exercises that help to address key topics, questions and aspects of money management. Through this structure, the program maximizes learning by helping

individuals apply the lessons and information to real-life situations and scenarios.

Whether you have adult children building their wealth, grandchildren just starting to earn and save or you're well into your retirement years,

financial education is an important part of the journey to create financial peace of mind.

**If you, or someone you know, could benefit from financial education, please contact us today.**

## A practical, comprehensive 20 module learning platform

### Earnings and savings

1. Budgeting money – expenses and how to budget effectively
2. Income and taxation – sources of income and tax rules
3. Banking services – bank accounts and digital services
4. Interest – how interest works for the borrower and the lender
5. Credit – credit scores, borrowing options, mortgages, staying financially fit
6. Account types – Investment accounts available to Canadians

### Investing

10. Asset classes – understanding cash, bonds and stocks
11. Markets & investment vehicles – examining capital, secondary and stock markets; mutual funds, ETFs, etc.
12. Risk & diversification – importance of diversification and “risk and return” relationship
13. Risk tolerance profile – determining investment profile and comfort level with risk
14. Building a portfolio – building a portfolio for an early saver, a mid-life accumulator, a preserver/spender
15. Understanding fees – what fees are and why they exist

What do you do with money?



Finding the right balance is essential

### Wealth planning basics

7. Planning benefits – planning process approaches, components, benefits and steps
8. Wealth stage plans – examining the goals of an early saver, a mid-life accumulator, a preserver/spender
9. Financial documentation – common documents in investing, banking and planning

### Advanced planning

16. Wills & estates – components, importance of planning, documentation
17. Insurance – how and where insurance fits into wealth planning
18. Charitable giving – categories of giving and types of donations
19. Trusts – trust types, purposes and benefit
20. Wealth transfer – planning for passing wealth to the next generation