



Wealth Management
Dominion Securities

Manage, build and preserve your wealth



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Lara is a Senior Portfolio Manager & Wealth Advisor with RBC Dominion Securities and a long-time Comox Valley resident. She wants her clients to live life on their terms by applying actionable and trustworthy strategies to their financial planning.

Lara is a firm believer that caring for your long-term financial well-being involves a partnership based on transparency, trust, care, and diligence to detail. Together, with each client, she creates a strategic, comprehensive, and customized investment plan that draws on the extensive resources and technology provided by a long established and dedicated wealth management firm.

Following an Honors' Bachelor of Arts in Psychology from the University of Guelph, Lara was hired by a prominent investment firm in the 1990s and went on to complete the Canadian Securities Course and many other designations including obtaining her Discretionary License – a license only bestowed to those with the highest level of portfolio management experience and due diligence.

Lara, her husband and two children moved to the Valley 20 years ago. It has been her mission to provide security, stability, and an appreciation for the outdoors for her family – as well as security and stability for her clients.

Lara prefers to focus her planned donations locally. She has set up a payroll deduction and supports organizations through event sponsorships. Since helping people is her passion, charities that focus on improving quality of life are given priority.

Committed to providing value

I am pleased to offer you a wide range of investment and wealth management services – beyond what is listed here, and many of which are complimentary to you as a valued client.

Discovery

- Explore your current financial situation, investment portfolio and objectives
- Look for missed opportunities to ensure you're on track for a successful retirement
- Determine your tolerance for risk and market fluctuation

Strategy

- Develop your individual Investment Policy Statement
- Establish your needs for tax, estate, charitable giving and insurance planning
- Collaborate with your existing professional advisors, such as lawyers and accountants
- Introduce, as appropriate, a full suite of services provided by RBC partners

Investment solutions

- Proprietary and third-party investment products
- Global and North American equities
- Canada's largest inventory of fixed-income T-bills, GICs, government bonds and corporate bonds

Portfolio services

- Ongoing professional, personal and objective advice
- Scheduled portfolio reviews and quarterly performance reporting
- Access to the broadest and deepest research in Canada for domestic and global markets

And more ...

- Will and estate consulting
- Business owner planning
- Insurance assessment
- Personalized myGPS™ projections that use RBC Wealth Management's cutting-edge technology to build a road map to your financial goals

Did you know ... ?

As a discretionary licensed advisor, you can give me the discretion to act on your behalf without providing day-to-day authority. Only advisors with the highest level of portfolio management experience can achieve this license, one that enables us to react quickly to market opportunities while ensuring your overall objectives and levels of risk management are met.



Who I can help

Retirees requiring innovative strategies to maximize their after-tax retirement income while protecting their financial security.

Pre-retirees who want to make the most of their savings as they approach retirement.

Business owners and self-employed professionals who need help managing personal and business assets.

Busy executives looking to free their time to focus on personal and career goals.

Well-established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner.

Philanthropists looking for creative ways to enhance their legacies to preferred charities.

I am here to help you navigate your financial future. Contact me today at 250-334-5606 or lara.austin@rbc.com with your questions or to schedule an appointment.

What you can expect

Seven principles that will guide our relationship



You drive the approach to investing

The success we have working together depends on how well I listen to you. I only make recommendations once I fully understand your needs, wants and concerns. Your financial objectives and goals – whether it's to do with retirement income, Wills and estate planning, taxes, or insurance – drive everything that follows.

Objectivity and choice are paramount.

I am committed to maintaining objectivity when finding the best solutions for my clients. I have access to just about every product available from every institution, not just RBC Dominion Securities. And, as someone who has helped dozens of clients transition into retirement, I know how to look at the multitude of investment choices to customize a comprehensive financial plan that's right for you.

Risk management is based on your unique investor profile

I will learn about your tolerance for risk and market fluctuations. No investments are without risk, but it is my duty to understand the risks in your life and how that may impact your financial future.

Tax-smart investing is holistic

I recognize that every component of your life has tax consequences, whether it's owning a rental property, being an American-Canadian dual citizen, or having savings held outside of registered accounts. Tax-smart investing is like a chess game where all the pieces must be taken into consideration.

We'll speak the same language

I pride myself on being a financial advisor who avoids using lots of buzzwords, and who prioritizes financial education. I strive to understand not only your financial

objectives and needs, but also how you want to converse about your financial future.

High value service can be paired with cost-conscious choices

I promise to always be clear on pricing. If we create a proposal for you, you will get a summary of costs that will be reviewed as your account size changes. All costs include access to a range of RBC professionals, from mortgage specialists to Will and Estate Consultants.

We're in it for the long haul

I view all relationships with my clients as long-term, and as we move forward in our relationship we will settle into a pattern of ongoing reviews. The regularity of reviews is customized and dependent on the complexity of your financial situation. Call me or my associate, Una Guile, at any time!