Bow Valley Wealth Management Group of RBC Dominion Securities

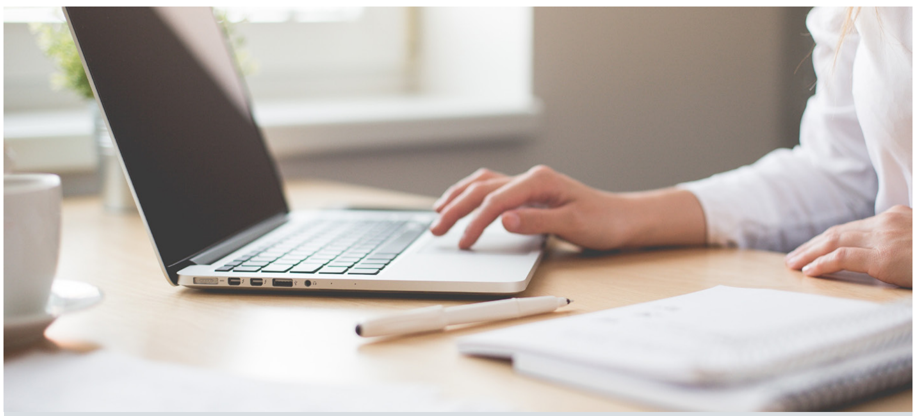
Wealth Management
Dominion Securities

Life is busy, time is precious and managing finances can be complicated and overwhelming. That’s why at Bow Valley Wealth Management Group of RBC Dominion Securities, we make it our mission to simplify our clients’ financial lives so they can spend more time doing what they enjoy.

Our guiding principles

Our dedication to every client has been paramount from the day we started in this business.

We decided that no matter what, our clients and their financial well-being come first. This principle guides every decision we make and every interaction we have, with each and every client.



We will always:

- Do what's in your best interest
- Help you to understand your investments and the associated risks
- Be transparent
- Make doing business with us easy
- Provide you with unparalleled service
- Above all, uphold our promise

Our services

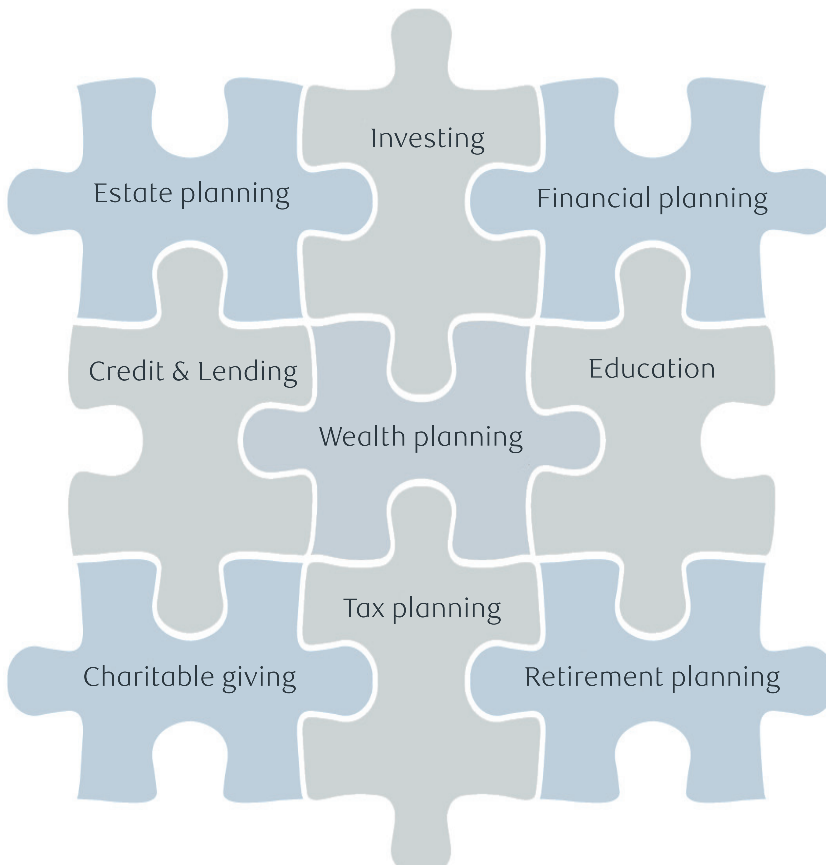
Our clients have worked hard for what they have and it's simply too important to leave it to chance.

That's why, in addition to investments and money management, we provide our clients with a variety of services that are similar to those of a family office. These include access to taxation and estate experts, planning services, credit and lending partners, and a broad network of other professional contacts, such as bankers, lawyers and accountants. If you already have existing relationships with professionals in these areas, we would be pleased to work together with them.

We help our clients at various stages of their lives, whether they are focused on saving for retirement, protecting their hard-earned wealth or transferring it to the next generation or organizations they care about. We have the expertise and the resources to help you every step of the way.

No matter what life events happen, we help our clients navigate through and celebrate on the other side.

Our services are designed for individuals, families and business owners who want help navigating their increasingly complex financial situations. Our clients value sound advice and quality service, and they appreciate how hard we work for them.



Our process

We consistently follow a simple, yet highly disciplined and personalized, process to help you achieve your goals and enjoy peace of mind.

1. Get to know you

Every client is unique. From their needs, to their priorities, goals and dreams. We take the time to get to know you, your situation, the people and things that are important to you. We understand the concerns that might keep you up at night, the unique vision that you have for your future and the timelines for your vision.

2. Design a plan and put it into action

After careful consideration, we design a personalized plan and develop an appropriate investment strategy. We discuss these with you and then put them into action. Along the way, we leverage an array of experts, including law, taxation, estate planning, wealth transfer and business succession specialists.

3. Help you stay the course

In the words of John Lennon, 'Life is what happens to you while you're busy making other plans.' We help our clients adapt, stay the course, and navigate life's unexpected challenges with ease and peace of mind. We accomplish this by meeting with you regularly, keeping you informed, diligently monitoring and rebalancing your investments, taking advantage of market opportunities and being available to you when you reach out.

Our investment management process

Top-down analysis

Our top-down analysis is driven by Bow Valley Wealth Management Group of RBC Dominion Securities, with input from leading economists, research analysts and portfolio strategists from the RBC Investment Strategy Committee.

Top-down economic analysis provides us with views regarding:

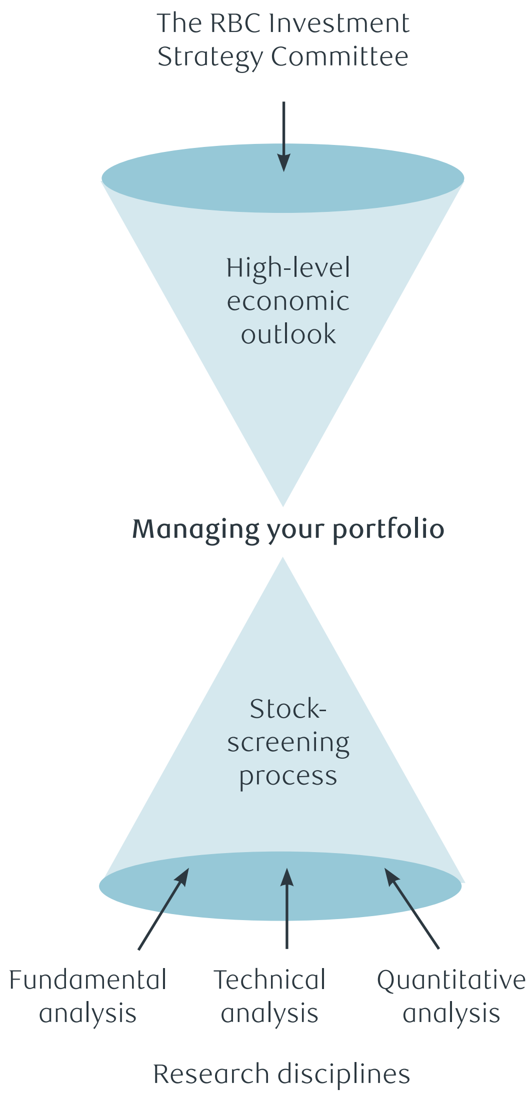
- Economic outlook
- Interest rates
- Asset allocation between equities, fixed income and cash
- Sector allocation between four major economic sectors – industrial, interest sensitive, consumer and resource

Bottom-up analysis

Our bottom-up analysis combines the input of our team, the RBC Investment Strategy Committee, RBC research, external research sources and our extended business network.

Bottom-up analysis allows us to:

- Consider the advantages and disadvantages of each individual investment
- Choose investments that score well across multiple research disciplines – fundamental, technical and quantitative analysis



Private Investment Management

Private Investment Management (PIM) offers a premium level of advisor-managed portfolio service designed to free you from the day-to-day details of managing your wealth.

The highest credentials at your service

Only a select group of Investment Advisors can offer portfolio management services through Private Investment Management. Our Portfolio Managers, Darryl Bourne and Merlin Doucette, have both met the standards of experience, professionalism, ethics and education to provide advisor-managed portfolio service to individuals and institutions.

PIM gives you the confidence to pursue your goals, knowing your wealth will be managed according to the highest standards.

Your personal Portfolio Manager

With PIM, you receive a completely customized portfolio designed by Darryl and Merlin, your Portfolio Managers. Your portfolio is built from the ground up based on factors such as your growth requirements, income needs and risk tolerance. Because your approval is not required for every single transaction, Darryl and Merlin are able to take advantage of investment opportunities quickly and efficiently. In addition, they work within specific guidelines established in advance and are accountable to these guidelines, which are regularly reviewed and adjusted according to your needs.

Direct access to your Portfolio Manager

Unlike most money management programs where you never meet your Portfolio Manager, Private Investment Management offers you the unique opportunity to contact Darryl and Merlin to discuss your portfolio and needs. Because of this personal relationship, your portfolio can more accurately reflect your individual goals and objectives on an ongoing basis.

Third-party review and monitoring

An RBC risk management group reviews your portfolio on a quarterly basis to ensure it meets the high standards set out in your investment policy statement.

Your wealth management team

Darryl Bourne, CIM

Senior Portfolio Manager & Investment Advisor

Darryl's expertise in working with a team and striving for excellence is rooted in his passion for sport. From 1990 to 2000 he was a member of the National Water Polo Team, and, as captain of the team, he represented Canada all over the world. After retiring from international competition, Darryl shifted his passion from sport to the world of finance. Many of the skills he learned through his involvement in sport are now applied to developing client relationships.

Darryl joined RBC Dominion Securities in 1999 before becoming an Investment Advisor in 2001. He has since attained his Canadian Investment Manager (CIM) and Portfolio Manager designations.

Darryl and his wife, Julianna, are the proud parents of two adult children. Outside of the office, Darryl enjoys swimming, running, cycling, and traveling with the family. Darryl is active in the community, having served on the boards of Lindsay Park Sports Society, Water Polo Canada, Alberta High Performance Society, and his local Community Association.

Merlin Doucette, CIM, PFP

Senior Portfolio Manager & Investment Advisor

Merlin moved from Prince Edward Island to Calgary in 1995 and joined RBC in the spring of 1996. After working in Personal Financial Services within RBC for five years, he joined RBC Dominion Securities as an Investment Advisor in July 2001. Since then, Merlin has received the Chartered Investment Manager (CIM), Personal Financial Planner (PFP) and Portfolio Manager designations.

Merlin is active in his community and local charitable causes. In his free time, Merlin enjoys golfing, travelling, and being involved in the lives of his two children.

Darryl and Merlin's partnership was founded in 2001 and later they became principal partners of Bow Valley Wealth Management Group of RBC Dominion Securities. Our core team has been working together for over 20 years. We take great pride in the level of service that we provide to our clients, the integrity in which we conduct business and our combined 200+ years of experience. As a result, we have been recognized by our clients and within the firm as leading investment advisors.

Robert Tufts, CFP
Financial Planner

Robert brings over 33 years of experience to his role and is committed to helping you create a wealth plan tailored to your timelines, goals and life stage. Robert and our team work with you to provide recommendations specific to your situation and will consider strategies to maximize your cash flow, reduce taxes, ensure your retirement lifestyle, protect your financial security, transfer wealth to the next generation tax-efficiently, and make the most of your legacy. Robert holds the Certified Financial Planner (CFP) designation. Outside of the office, he enjoys spending time with family, running marathons, sports, and travel.

Nada Ceklic
Senior Associate

Nada began her career with RBC Dominion Securities in 1992 in the Edmonton office, and transferred to Calgary in 2005. Her role is to maintain seamless client service, execute long-term business strategies and work closely with our principal partners. With her dedicated commitment to superior client service and vast knowledge of the financial industry, Nada has become a vital asset to our team. Away from the office, Nada enjoys sports and travelling.

Mimi Mihalcheon
Senior Associate Advisor

With over 30 years of financial services experience, Mimi is committed to helping clients achieve their financial goals and dreams. Her primary responsibilities include portfolio monitoring and trading, making her an integral part of the team. Outside of work, Mimi enjoys travel and an active lifestyle with her family.

Dave Morris
Senior Associate Advisor

Dave has over 25 years with RBC and has been with RBC Dominion Securities in various roles in Calgary since 2001. Most of our team members have known Dave for more than 15 years, and we were all delighted when he joined us in 2021, bringing his wealth of experience and commitment to client service. His primary responsibilities include portfolio monitoring, trading and research. Away from the office, Dave enjoys spending quality time with his family, sports and travelling, when his two kids are not keeping him busy.

Breezie Fielding
Associate

Breezie has been a cheerful voice our clients look forward to hearing since she joined our team, in 2002. Breezie's passion for client care and her wealth of knowledge on our industry's procedures make her a key member of our wealth management family. Away from the office, Breezie lives an active lifestyle with her husband John. Travelling and spending time at their summer cottage are some of her favourite activities.

Jamie Contreras
Associate

Jamie's career in the investment industry began in 1997, and she has worked her way through the ranks of several large financial institutions. She joined our team in December 2021 and is a main point of contact, providing exceptional support to our clients, team and partners. Jamie takes great pride in helping our clients and building strong relationships with each of them. In her free time, Jamie, her husband, son and daughter, are passionately involved in the local lacrosse community.

Juliana Crippa
Associate Advisor

Juliana was born in Sao Paulo, Brazil, and moved to Canada with her husband, Danilo, in 2015. Juliana's career at RBC Dominion Securities began at the Winnipeg branch in 2016, and she joined Bow Valley in the spring of 2022. Juliana draws on her social communications background, combined with solid knowledge of the wealth management world, to ensure our clients have the best possible experience. Outside of work, she enjoys spending time with her family and friends, exploring nature, traveling, practicing yoga, gardening, and baking.

The resources of Canada's leading wealth management firm

RBC Dominion Securities has been helping clients achieve their goals since 1901.

Today, the firm is Canada's leading provider of wealth management services, trusted by more than 420,000 clients worldwide.

If you or someone you know is interested in a complimentary consultation, we invite you to contact us.

Thank you for your interest in our group.

Bow Valley Wealth Management Group of RBC Dominion Securities

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We are committed to helping you reach your goals, and we do the hard work to make it happen.

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