RBC Dominion Securities Inc.

The Milligan Private Wealth Management Team

Wealth Management
Dominion Securities

> "Shawn Milligan and his team of investment and wealth planning specialists are dedicated to providing their clients with an unmatched experience. Through thoughtful discovery and ongoing consultation with the whole family, clients can rely on Shawn's comprehensive wealth planning strategies grounded in disciplined investment management and customized wealth planning advice and execution."
>
> – David Agnew, CEO
> RBC Wealth Management Canada

The Milligan Private Wealth Management Team

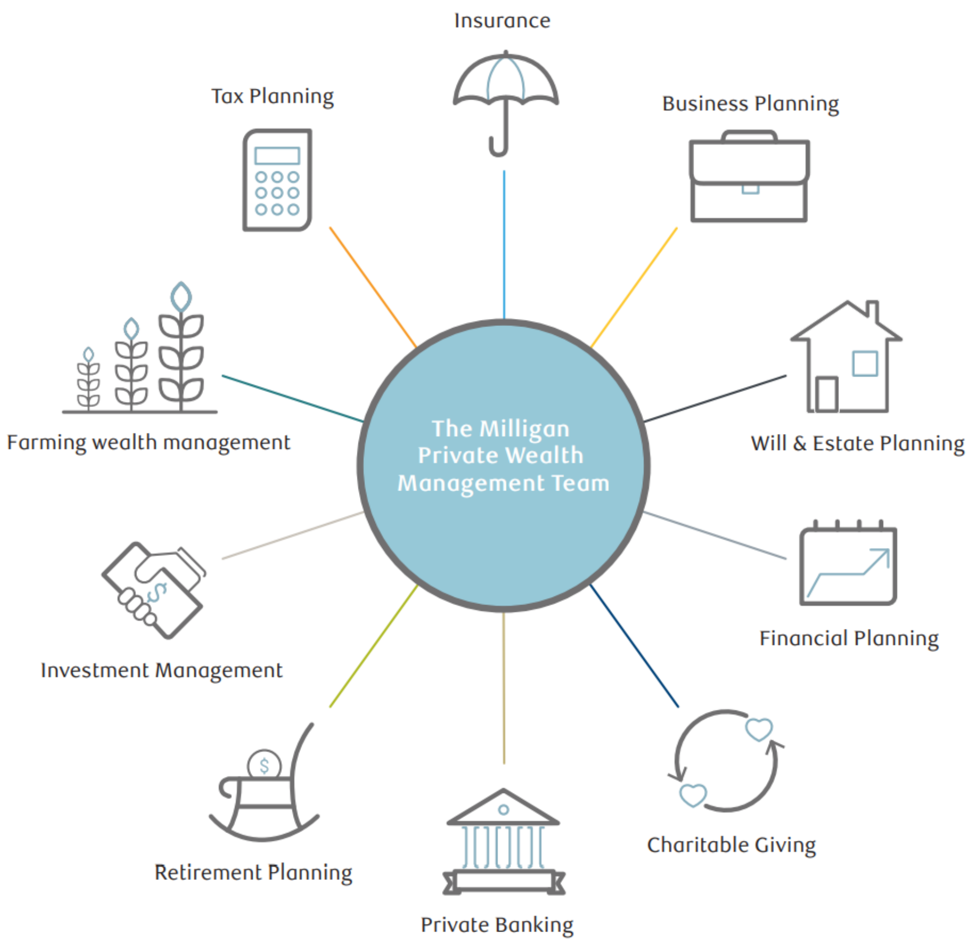
Founded in 1987, the Milligan Private Wealth Management Team has served individuals, families, and entities for over 35 years. With more than 80 years of combined wealth management experience, our team is eager to cater to all of our clients' wealth needs.

With the backing of Canada's largest financial institution, the Royal Bank of Canada, our clients can be confident in the management of their wealth.

Along with our firm's word-class research, we offer a full range of investment and wealth management services to our clients, which include:

- **Individuals and families** wishing to maximize and protect their wealth through expert investment management and financial planning;
- **Professionals and business owners** requiring assistance managing personal and business assets;
- **Institutions, charities, foundations, Indigenous communities, municipalities and corporations** requiring professional investment management; and
- **Farming families, agribusinesses and corporations** requiring exceptional business planning, investment management, estate planning and succession strategies.

Integrated wealth planning advice



Best-in-class wealth planning talent

Access to over 250 accredited tax, legal and financial professionals

Canada's leader in wealth management

Our clients receive an enhanced experience as we complement our professional investment management with our high-class in-house wealth planning professionals.

From comprehensive financial plans to guidance on complex tax and legal issues, our in-house team of highly skilled specialists coordinates with the Milligan Private Wealth Management Team's integrated wealth management strategy, every step of the way.

Our team's robust, integrated family wealth management strategy can be implemented in coordination with your existing tax and legal advisors.

Comprehensive financial solutions

We offer a range of solutions to meet your wealth management needs – from tax-efficient portfolios and customized banking solutions to expert farm business planning and corporate solutions.

Here’s an overview of some of the services and guidance we can provide:

Insurance solutions
- Insurance needs analysis
- Expert insurance reviews
- Personal solutions
- Corporate solutions

Retirement planning
- Retirement income planning
- Wealth preservation
- Employer pension planning
- Retirement goals’ analysis

Investment management
- Customized investment strategies and asset allocation
- World-class asset managers
- Award-winning research
- Tax-efficient portfolios

Charitable giving
- Creating an enduring legacy
- Charitable giving options
- Tax-efficient donations
- RBC Charitable Gift Program

Investment management
- Business asset management
- Succession planning
- Talent retention strategies
- Key person insurance
- Business sale strategies

Farming wealth management
- Expert farm business planning
- Succession planning
- Commodity hedging strategies
- Selling the farm and the lifetime capital gains exemption

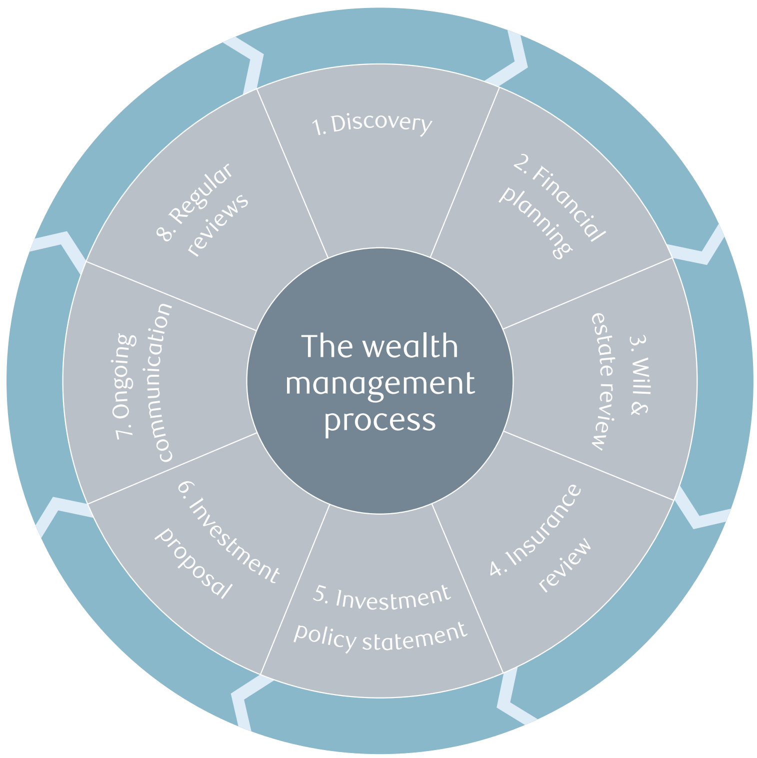
Banking solutions
- Customized banking solutions
- Dedicated banker to service daily banking and credit needs
- Cross-border banking solutions

Will & estate planning
- Estate-planning reviews
- Asset preservation
- Estate tax minimization
- Insurance needs analysis
- Up-to-date Wills and powers of attorney

Financial planning
- Comprehensive plans
- Income-splitting strategies
- Budget planning
- Tax minimization strategies
- Ongoing periodic reviews

Our team's proven process

Our proven eight-step wealth management process is designed to gain a deep understanding of your unique situation and goals. We then develop effective strategies and solutions to help you reach your short- and long-term objectives, and keep you on track for the future.



1. Discovery

We will sit down with you to gain a clear understanding of your goals – both personal and financial.

2. Financial analysis

We will prepare a customized analysis of your financial situation that incorporates your financial goals, risk tolerance and long-range plans.

3. Will and estate review

If you have a more complex estate, we can help you address your various estate-planning concerns and recommend the steps you need to take to achieve your goals.

4. Insurance review

We can introduce insurance-based solutions to help you protect everything you have worked hard to build.

5. Investment strategy

We will help you establish an investment strategy designed to achieve your goals, whether you're investing for growth, income or preservation.

6. Investment portfolio

Next, we implement your investment strategy within your custom-designed portfolio.

7. Ongoing communication

You are apprised of the performance of your portfolio and the markets through regular updates, including a quarterly statement, annual tax package and secure access to DS Online, featuring exclusive research, real-time quotes, Watchlists and more.

8. Regular reviews

As your needs and the markets evolve, periodic portfolio reviews help to ensure that your plan remains an effective tool to achieve your objectives.

Shawn Milligan, B. Admin
Senior Wealth Advisor
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Shawn was born in Swift Current, and has been a resident of Regina for more than 50 years. After he obtained his Business Administration degree from the University of Regina in 1986, Shawn began working in the financial services industry. He began working at Reed Stenhouse Inc. as a Corporate Insurance Broker before joining Pemberton Houston Willoughby in 1987, where he was honoured as the firm's "Most Outstanding First Year Investment Advisor." Pemberton Houston Willoughby was acquired by RBC Dominion Securities in 1989.

Shawn has developed an investment philosophy that is conservative, risk averse and disciplined. His philosophy is to meet with clients and carefully review risk tolerance, investment objections and time horizon. With the proper asset mix, your portfolio is structured with the necessary diversification that reduces risk. Your portfolio is monitored on an ongoing basis with regular client consultation.

Shawn has continued to improve his service to his clients by taking specialized courses to upgrade his professional knowledge. In 1997 Shawn was honoured with the Gold Medal Award for exceptional academic achievement in the Partners, Directors & Senior Officers Qualifying Examination. Shawn is also a qualified life insurance agent.

Involved in the Regina and area community, Shawn actively supports various community groups and charities. Shawn's family consists of his wife Whitney, his two boys Keegan & Eamon, his twin daughters, Tatumn and Kieran, and two dogs Louie and Coco. When he is not relaxing with his family, he enjoys a variety of sports including hockey, golf, and rugby.

Our team

Brett Birnie, BBA, CIM®, CFP

Associate Wealth Advisor & Financial Planner

Brett has worked in the financial services industry since 2007 after graduating from the University of Regina with a Bachelor of Business Administration Degree majoring in Finance and Marketing. Brett harnesses his expert knowledge and experience, including previous financial planning positions as a Financial Advisor, to develop comprehensive wealth management solutions for his clients. Brett's breadth of experience, expertise and credentials help ensure sound advice, expert execution and peace of mind for clients who need solutions for broad and complex wealth management needs. Brett has obtained his Chartered Investment Manager (CIM®) designation and Certified Financial Planner (CFP) designation.

Away from the office, Brett enjoys spending time with his wife, Crystal, daughter Kaylee and son Dylan. For four years, Brett was a quarterback with the Regina Thunder in the Canadian Junior Football League. He still enjoys playing and coaching sports as well as travelling.

Marlene Kayter

Senior Administrative Assistant

Marlene has worked in the financial services industry since 1994. She uses her expert knowledge and experience to perform our team's daily administrative functions. Marlene helps ensure accurate and timely completion of all necessary documentation, which enables our team to provide the highest quality client service as well as client marketing, communications and review preparation. Marlene's high quality client service was rewarded in 2015 with the RBC Performance Reward. Marlene enjoys spending time with her husband, Darrell, and extended family, as well as travelling.

Eamon Milligan, BBA, CFA

Associate Advisor

Eamon attended the Athol Murray College of Notre Dame where he was involved in AAA hockey, rugby, soccer, and student leadership council. In 2017, Eamon was voted upon by his peers to be the valedictorian of the class. In 2020, Eamon graduated from the University of Regina with a Bachelor of Business Administration degree majoring in Finance. At the U of R, Eamon was involved with the Rugby Club and UR Investing. Eamon also finished a semester abroad at the University of New York in Prague where he received an International Business designation.

Most recently, Eamon passed the CFA Level III exam and now has his Chartered Financial Analyst designation. In his spare time, Eamon enjoys playing and coaching hockey, playing rugby with the Regina Rogues, as well as spending weekends at the lake with his family and friends.

Our Wealth Planning Specialists

Our in-house wealth planning specialists serve as an extension of the Milligan Private Wealth Management Team. From comprehensive financial plans to guidance on complex tax and legal issues, our in-house team of highly skilled specialists coordinates with the Milligan Private Wealth Management Team's integrated wealth management strategy, every step of the way.

Tim Squire, FCPA, FCGA, FMA
Financial Planning Specialist,
RBC Wealth Management Canada

Colin Biblow, CFP
Vice-President & Estate Planning Specialist,
RBC Wealth Management Financial Services Inc.

Avideh Parent, LL.B, TEP
Will & Estate Consultant,
RBC Wealth Management

Coady Cormier, BBA (Fin), LL.B, TEP
Vice-President, High Net Worth Planning Services,
RBC Wealth Management

Daryl Lindsay, PFP
Regional Trust Advisor,
RBC Royal Trust

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Tracy Towns
Private Banker,
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Brenda McIntyre
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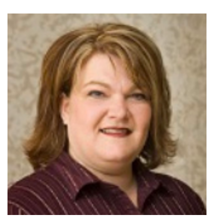

Michelle Hoffart
Private Banker,
RBC Private Banking

RBC: Trusted strength

At RBC Dominion Securities, we provide the expert advice, personalized approach and sophisticated solutions you need to build and protect wealth – all backed by the strength and stability of RBC.

Vital stats

RBC Dominion Securities

- Canada's leading full-service wealth management firm with over $535 billion in assets under care (as of Jan.31 2023)
- Over 500,000 clients worldwide
- #1 overall bank-owned investment firm as ranked by advisors (2023 Investment Executive Brokerage Report Card)

RBC Wealth Management

- Over $1 trillion in assets under administration and more than $756 billion in assets under management
- Ranked "Best Private Bank in Canada" (Global Finance – Best Private Bank Awards 2023)
- Recognized as "Best Bank for Sustainability and ESG Thought Leadership" globally (WealthBriefing Wealth for Good Awards 2022)

RBC Royal Bank

- Canada's largest bank by assets and market capitalization, with broad leadership in financial services
- A top 10 bank globally based on market capitalization, with operations in 29 countries
- 95,000+ employees serving more than 17 million clients worldwide

“Shawn Milligan and his team of knowledgeable investment and wealth planning specialists take the time to understand their clients’ priorities, risk tolerance and timelines, to build comprehensive and personalized investment plans. Shawn caters to diverse clientele, and operates with a detailed and disciplined approach to investment management, to help his clients achieve their financial goals. I have had the opportunity to work with Shawn for a long time and I know firsthand that he truly cares about his clients and their financial wellbeing.”

– Cal Malhiot, Regional Director Alberta & Prairies

Thank you for your interest in the Milligan Private Wealth Management Team

For more information or to arrange a complimentary consultation, please contact us today.

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Wealth Management
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