

RBC Dominion Securities Inc.

Albrecht Wealth Management Group of RBC Dominion Securities

Your professional wealth management team

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Wealth Management
Dominion Securities



Helping you grow
more than wealth.

Our wealth management team



Alex Albrecht, CIM
Senior Portfolio Manager & Investment Advisor

Alex has been with RBC Dominion Securities for the past 14 years and holds the Chartered Investment Manager Designation (CIM) which allows him to work with clients in a discretionary investment capacity.

Alex's commitment to clients is unparalleled as he provides time, energy, and passion to each relationship. Alex's practice at RBC DS is focused on a small number of client relationships, bringing our full attention to you and your family. This approach creates tremendous value with custom-tailored investment counsel and portfolio management.

Outside of the office, Alex and his wife Fiona have three amazing kids, Ciara, Owen, and Liam. They have made the recent addition of Ollie, the golden retriever, to their family. Evenings and weekends are spent with the kids in different activities such as soccer, basketball, and lacrosse. In his free time, Alex loves to be on the water surfing, regardless of the temperature or weather.



Paradeep (Par) Purewal, CFP
Financial Planner

Par draws on his 10 years of experience in various roles at RBC Royal Bank, including five years as a Financial Planner, to bring a well-rounded perspective to our team.

Taking pride in simplifying complex financial affairs, Par uses a holistic approach with proactive strategies to ensure our clients have a financial plan tailored specifically to their unique needs. This process includes coordinating technical advice with RBC's in-house specialists and external professionals for complex legal, tax, estate, and insurance planning.

In addition to earning a Bachelor of Business Administration (BBA) Degree and Financial Planning Diploma from the British Columbia Institution of Technology, Par holds the Certified Financial Planner (CFP) designation and is currently completing the Chartered Investment Manager (CIM) designation.

Par resides in Burnaby with his wife, Jasmine, and their two young boys, Kaysen and Kian. Outside of the office, he stays active playing soccer and enjoys travelling, particularly back to the U.K. where he was born and spent his childhood.

Grace Kitasaka
Senior Administrative Assistant

Grace started at Pemberton Securities in 1986, which was later acquired by RBC Dominion Securities. She leads the administrative component of our practice, leveraging her extensive knowledge of branch administration and operations. This expertise, coupled with her strong interpersonal skills, ensures our clients remain comfortable, confident, and informed.

Chana Le
Associate

Chana joined RBC Dominion Securities in 2022, and our team in 2023. Along with on-boarding new clients and handling complex documentation, Chana is also available to answer client questions and provide information regarding statements, account documentation, and online account access. Chana ensures we stay up to date on the newest technology to streamline our processes and offer our clients a seamless service experience.



Who we can help

We're here to help when you reach the stage where your financial affairs have grown increasingly complex, and you're looking for a trusted partner to take care of your financial matters, so you can focus on what's really important to you. We can help:

- Senior executives looking to enhance their retirement savings beyond normal pension limits, diversify exposure to their company stock, and coordinate multi-faceted financial affairs.
- Sports professionals such as professional athletes, both current and retired, coaches, agents, and sports executives who may require assistance with their personal assets while considering cash flow management, cross-border tax strategies, investment management, and estate and retirement planning.
- Incorporated professionals such as doctors, dentists, veterinarians and pharmacists who may need a greater range of wealth management options, and can benefit from enhanced retirement benefits only available to them.
- Owner/managers who need help managing their personal and business assets, preparing for their upcoming business succession, converting business assets into personal assets tax efficiently and potentially equalizing their estate.
- 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.
- Philanthropists looking for creative ways to enhance their legacies to chosen charities.
- Non-profit organizations requiring assistance managing investment assets according to specific guidelines.

The five-step wealth management process

We follow a disciplined five-step process in order to provide comprehensive wealth management.



- 1. Introduction:** We introduce the wealth management services we provide, not just during the first meeting, but on an ongoing basis as needs evolve and new services become available.
- 2. Discovery:** We gain a deeper understanding of individual needs, goals and circumstances to help clarify financial objectives. This includes gathering together important financial information, such as account statements.
- 3. Strategy:** Next, we analyze financial and personal information to match objectives with smart, time-tested strategies.
- 4. Solutions:** We develop thoughtful and creative solutions tailored to specific objectives, drawing from a wide selection of world-class products and services.
- 5. Service:** We conduct regular reviews to ensure financial objectives are being met in light of changing needs and market and economic cycles.

Firm resources

Wealth management services: Your investment portfolio is just one key part of your overall wealth management plan. To help you meet your various goals, we take a comprehensive approach that extends beyond investing to encompass lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation, drawing on the expert support of the RBC Wealth Management Services team.

Financial planning: We can provide a core financial plan suitable for most situations or, for more complex situations, an in-depth financial plan that leaves no stone unturned.

Will and estate consultation: For complex or high-value estates, a professional Will & Estate Consultant provides information on tax-efficient estate structuring. Following the consultation, a report outlining various estate-planning opportunities will be provided to explore in further detail, and potentially implement, with legal counsel.

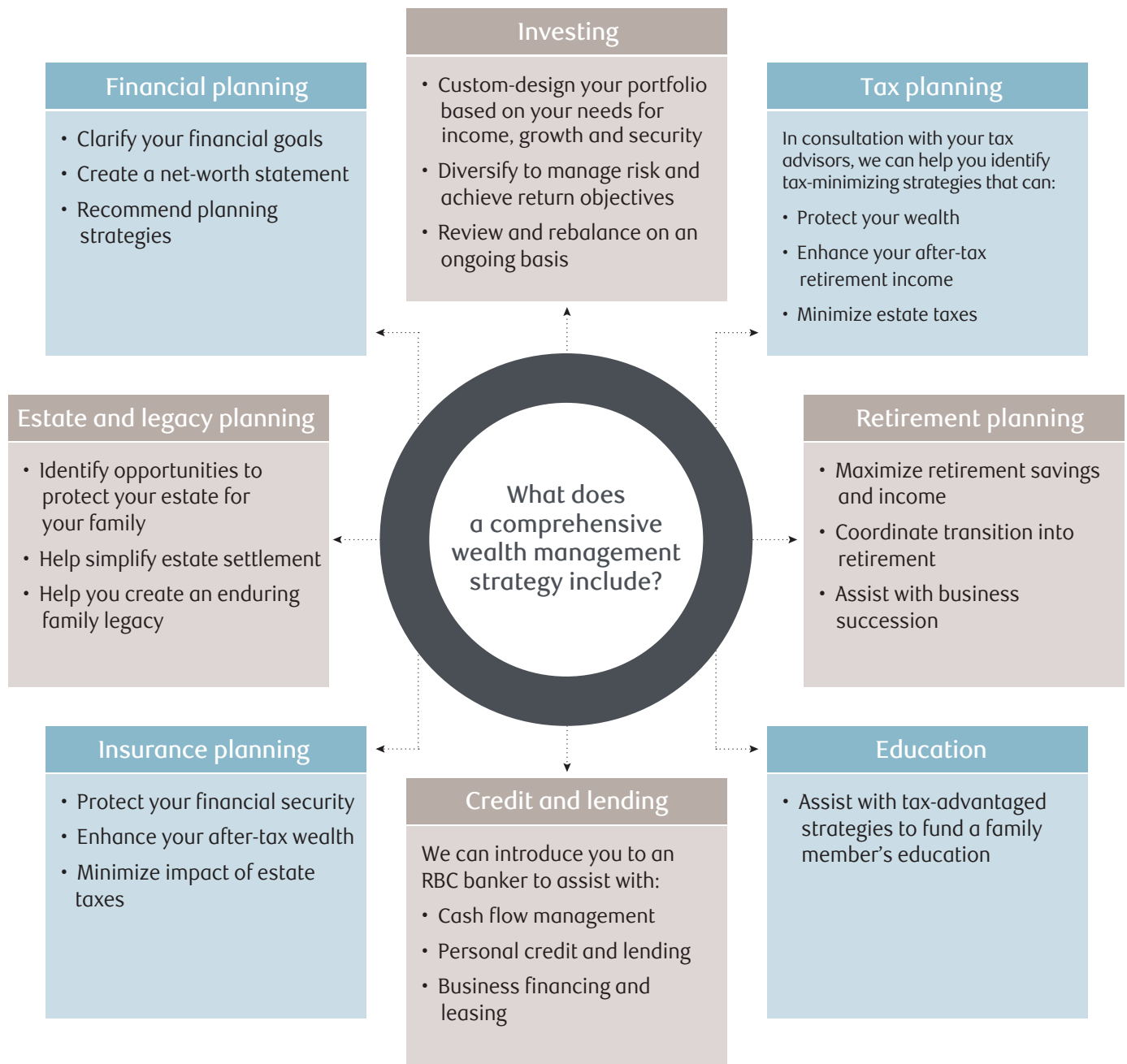
Insurance assessment: A highly qualified Estate Planning Specialist assesses the need and suitability of tax-exempt insurance products to help create and enhance wealth, both today and in the future.

Strategic tax-minimization review: Working with our in-house tax specialists, we can review the effectiveness of particular investment strategies that may minimize or mitigate taxes.

Business owner planning: Our business owner specialists can develop an all-encompassing plan focused on a business owner's personal and corporate planning objectives. Strategies related to business risk, transition, succession, retirement, and tax are identified and evaluated to address planning needs.

High-net-worth planning: A high-net-worth planning specialist is available to discuss the specific concerns and opportunities that arise when dealing with above-average financial assets.

Achieve financial freedom with a comprehensive wealth management strategy



The framework for success

1. Creating the Investment Policy Statement

Individually crafted for you, your Investment Policy Statement guides day-to-day investment decisions for your portfolio. It takes into account your return expectations, income requirements, risk tolerance, time horizon, unique preferences and other factors, and establishes your optimal asset allocation.

2. Constructing the portfolio

Next, we will select an appropriate combination of investments for the portfolio. We combine an understanding of the “big picture” – overall global economic and market trends – with fundamental research of individual investment opportunities. Senior economists, portfolio strategists and research analysts from various parts of RBC augment our insights in these key areas.

3. Managing the portfolio

We will make day-to-day investment decisions within the portfolio to respond to and anticipate the changing market landscape. For example, if the outlook for a certain sector of the economy or region of the world brightens, we may increase the portfolio’s holdings in that sector or region.

4. Third-party review and monitoring

In addition to our team’s oversight, your portfolio is monitored by a third party – the Portfolio Implementation and Risk Group. This group ensures your portfolio is managed according to the terms of your Investment Policy Statement, as well as core Private Investment Management guidelines designed to ensure you hold quality investments and a suitable asset mix for your situation.

5. Adjusting investment strategy

We meet with you on a regular basis to review the portfolio and get an update on any changes in personal and financial circumstances. Your goals are likely to change over time, and your Investment Policy Statement and portfolio need to reflect these changes.

6. Staying informed of your progress

You will receive a monthly account statement that details the activity in your portfolio and provides the current market value of all your positions. In addition, you can receive a quarterly rate-of-return calculation. You also have access to your accounts, market insights and electronic documents including statements and tax slips through our secure private client website, DS Online.

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.

RBC Dominion Securities¹

- Canada's leading full-service wealth management firm² 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 Management³

- 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 Bank³

- 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

Top full-service brokerages²

Rank	Company
1	RBC Dominion Securities
2	CIBC Wood Gundy
3	BMO Nesbitt Burns
4	TD Wealth Private Investment Advice
5	National Bank Financial

Among the top five banks in Canada and the United States⁴

Rank	Company	Total assets (US\$ B)
1	JPMorgan Chase	3,665
2	Bank of America	3,051
3	Citigroup	2,416
4	Wells Fargo	1,881
5	Royal Bank of Canada	1,544

One of the top 40 banks globally⁴

Rank	Company	Total assets (US\$ B)
1	Industrial & Commercial Bank of China	5,742
2	China Construction Bank	5,016
8	HSBC	2,864
23	Royal Bank of Canada	1,554
33	Lloyds	1,057

¹Financial information as of March 31, 2024. ²Retail Brokerage and Distribution Canada—Quarterly Update, Investor Economics (Fall 2024). ³Financial information as of February 28, 2024 (unless otherwise indicated). ⁴The World's 100 Largest Banks, S&P Global Market Intelligence (2023). Insurance products are offered through RBC Wealth Management Financial Services Inc. ("RBC WMFS"), a subsidiary of RBC Dominion Securities Inc.* RBC WMFS is licensed as a financial services firm in the province of Quebec. RBC Dominion Securities Inc., RBC WMFS and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. and RBC WMFS are member companies of RBC Wealth Management, a business segment of Royal Bank of Canada. ® / ™ Trademark(s) of Royal Bank of Canada. Used under licence. © 2024 RBC Dominion Securities Inc. All rights reserved.



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