



Edwards Private Wealth

Expertise. Engagement. Empowerment.



Wealth Management
Dominion Securities

The Edwards Experience

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VALUES

Our core values are entwined in everything we do.

EXPERTISE

You deserve expert and trustworthy financial advice. Our expertise comes from extensive education, specialized training and real, proven experience. We always act with your best interests in mind, make ethical investment decisions and are transparent in our communication.

ENGAGEMENT

We are motivated by seeing you succeed in life and we put our heart into everything we do. Throughout our engagement, you can count on being involved in the building the plan, decision making and strategy sessions. It is critical that you feel understood, listened too and cared for. We proactively communicate, stay connected to what is important to you, are approachable and will be there consistently throughout your journey.

EMPOWERMENT

The guidance, coaching and experience we provide will leave you feeling empowered. Empowered to make smart decisions, feel confident in your financial future and enjoy the lifestyle you envisioned and worked hard for.

SERVICES

As your lead relationship manager at RBC, we ensure your wealth plan synchronizes all aspects of your financial well-being. We partner with specialists, not generalists, to ensure you get the best of the best – it's all part of The Edwards Experience.



You & your family



Edwards Private Wealth

Financial planning	Investment management	Retirement planning	Tax minimization strategies
Charitable giving	Legacy planning	Educational funding	Estate & trust solutions
Credit & lending	Business succession planning	Behavioural coaching	Wealth transfer solutions
Insurance solutions	Premium banking solutions	Multigenerational wealth planning	Financial education



PROCESS

Get acquainted

Choosing a wealth management team to partner with is a deeply personal decision. That is why we prioritize getting to know you better, share who we are and ensure it is a good fit. Over the span of 1-3 discovery meetings, we will discuss:

- Your current lifestyle and family dynamics
- What is important to you
- Your current financial picture
- Your vision for your future
- What keeps you up at night
- Your risk tolerance
- Who we are and what you can expect from us
- Our investment philosophies

Solidify the partnership

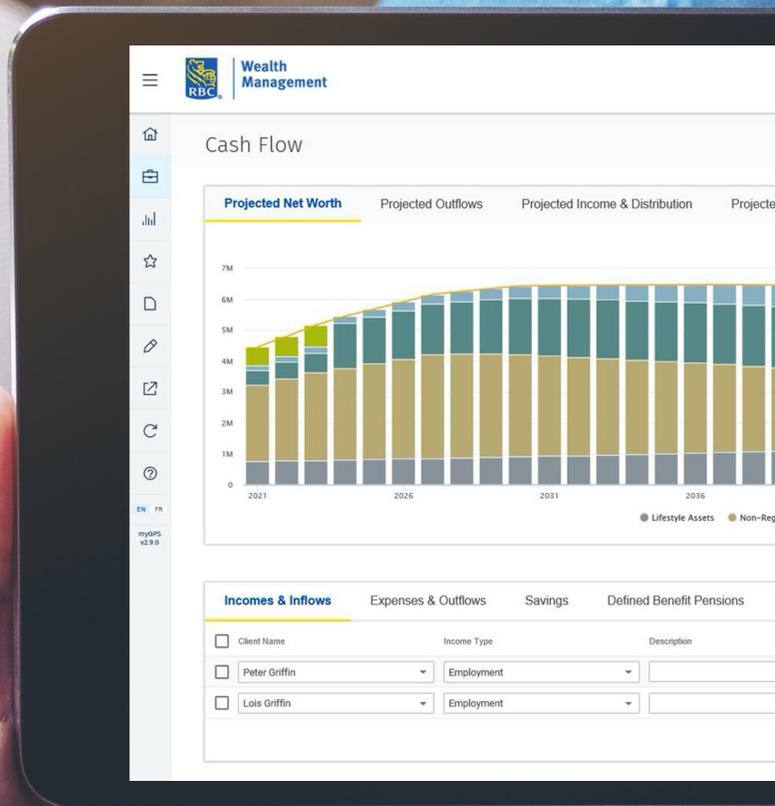
It's official – you are becoming a client at Edwards Private Wealth. In our welcome meeting we will set expectations around next steps, sign important paperwork and meet our other team members. We will ensure you have everything you need. Over the span of 2-8 weeks, we will:

- Complete the official client onboarding documentation
- Begin transferring assets
- Introduce all the benefits you now have access to as our client
- Establish a meeting cadence right for you
- Walk you through your digital client portal, your first client statement and additional reporting
- Establish the initial priorities and confirm long-term goals

Activate the strategy

A great idea or strategy is worth nothing if it's not properly implemented. We don't just say we are going to help; we back it up with timely action. In this phase we will:

- Leverage our state-of-the-art projection technology (MyGPS) to create a custom wealth plan that aligns with your circumstances, goals and timelines
- Implement your custom wealth plan
- Dive deeper into building the right investment portfolio for you that will fund your wealth plan
- Collaborate with our team of highly accredited specialists
- Keep you engaged during the progress



Enjoy The Edwards Experience

Your experience and peace of mind are our top priority. At the end of the day, your happiness is the truest measure of our success. Year, after year, we will continue to deepen our relationship and support you through life's milestones, unexpected events and challenges. You can count on:

- Proactive communication, educational content and exclusive events to ensure you feel 'in the know' and empowered
- Transparent, expert advice based on your best interest
- Timely response to your questions and inquiries
- Continuous strategy meetings and coaching sessions
- Us to reach out for and implement your feedback
- A collaborative partnership with us built on a solid foundation of trust
- A team backing you each step of the way that is motivated by seeing you succeed



OUR TEAM



Troy Edwards CIM®, APM, PIM
Senior Portfolio Manager & Investment Advisor

Troy Edwards, the founder, works closely with each client upfront to uncover their goals. He plays a key role in helping you create your vision for your future and then he implements strategies to help you realize it. Troy is very hands-on and likes to build deep relationships with each client. You can expect him to be involved in all coaching and strategy sessions with you.



Shelley Rudachyk
Associate Wealth Advisor

Shelley Rudachyk is the 'quarterback' of the team. She keeps the team organized and helps us manage all the intricacies of our business. You can rely on her to address your questions - if she doesn't have the answer, she will find it for you. Shelley manages a lot of administrative duties, actions request promptly and will keep you informed.



Jeff Tytlandsvik BBA, PFP
Associate Wealth & Investment Advisor

Jeff Tytlandsvik is a huge asset for portfolio management and is excellent at explaining complex strategies and philosophies. His experience is invaluable, and he is relentless in his approach to diversification, risk assessment, asset allocation and research. He focuses on building out your strategies, implementing and monitoring them.



Lauren Herman BA (Hons)
Associate

Lauren Herman heads up our business development, client experience and plays a key role in your wealth planning. She is a great resource during the onboarding process and will work closely with you to build your plan. She ensures you are aware of all the benefits available to you as a client. Lauren also leads the development of our communications, educational content and events.

Manage money. Protect capital. Minimize risk.

We invest with specialists not generalists because the specialist always outperforms the generalist.

Troy Edwards CIM®, APM, PIM

Senior Portfolio Manager & Investment Advisor

Founder of Edwards Private Wealth of RBC Dominion Securities



INVESTMENT PHILOSOPHY

- 01 Diversification
- 02 Long-term focus
- 03 Best-in-class money managers
- 04 Downside protection

[Click here to learn more about our philosophy](#)



No matter what happens in the economy or markets Troy, and his team, are there guiding us through. They are very accessible and in consistent contact with us. My husband and I are grateful we became clients 20+ years ago - it has been an absolute pleasure working with the team.

We appreciate that we frequently review our goals together. His team constantly updates our financial plan to capture our evolving circumstances. He invests the time to explain our options and the strategies he recommends clearly and fully. We trust his guidance and value the personal, high-touch service we receive.

It is evident the team truly cares about us, our finances and our future. We highly recommend their team.

Ronalda & John



YOUR EXPERIENCE

Your happiness is at the forefront of everything we do. We go above and beyond because we know every detail matters. As a client, you can count on:

Proactive communication

Asset protection

Collaborative planning

24-hour access to reporting

Frequent touchpoints

Preservation of capital

Strategy meetings

Digital process

Educational content

Confidence in your future

Personalized touches

Coaching & support

Meet Sharon



Became a client in 2007 at age of 32



Successful doctor

In 2007, Sharon was single, unsure about her future and concerned about the debt she accumulated during medical school. She was a high earner but still felt stressed about her finances.

Her story, based on real events, demonstrates how we helped her navigate life and optimize her financial well-being. To protect her privacy, we changed her name.

Today, Sharon is 45 and has three beautiful children with her husband Mark. We've ensured her wealth plan evolved with her career growth and personal circumstances. Sharon and Mark are living a financially stress-free life. The habits we instilled helped them:

- Increase their savings from \$0 to \$25,000+ per month
- Pay off all debt early
- Build a well-diversified, growing portfolio now valued at \$2+ million
- Develop confidence in their financial future

Their family is protected, and the next generation will be set up for success. She can achieve the lifestyle she envisioned for retirement. We continue to support Sharon and Mark throughout their journey and look forward to watching their continued growth and attainment of their goals.



Initial needs

Debt reduction

Sharon had significant student debt from medical school. She was concerned about paying it off and lacked a plan to do so.

Spending habits

She had a good cash flow but required support allocating it to the appropriate categories. She needed to implement a budget, prioritize paying of debt and investing for the future.

Investing

She had minimal assets due to education costs associated with becoming a medical professional. She was not investing or maximizing tax-sheltered investment opportunities like an RRSP or TSFA.

Financial literacy

She needed personal coaching to better understand financial and investing strategies like the power of long-term investing, how the markets worked and the power of wealth planning.

Protection for her future

Sharon worried about her future. She had not identified her goals and did not have a wealth plan in place. She had no emergency fund or insurance strategy in place to protect her should unforeseen circumstances arise.

The journey



2007

Sharon becomes a client

- Client discovery - discuss goals, concerns and vision for her life
- Build, present and implement a custom wealth plan to help her achieve her goals
- Create a budget that prioritizes debt reduction, long-term investing and optimizing tax sheltered savings options
- Use state-of-the-art projection technology (myGPS) to showcase varying outcomes based on different behaviours
- Identify specialists he will meet to help with estate planning, tax planning, insurance and banking



2007 - 2009

Frequent strategy and educational meetings

- Establish consistent meeting cadence for strategy reviews and personal wealth coaching
- During the recession, we increase the touchpoints to keep her focused on the long-term plan and coach her through the inevitable emotions that arise during market volatility



2009

Sharon and Mark welcome their first child

- We meet to discuss their priorities and adjust their plan for their growing family
- Open RESP account
- Establish a relationship with private banking to get her access to exclusive credit options, timelines on wire transfers and immediate response from a dedicated advisor



2008

Sharon and Mark marry

- We meet with them to discuss their priorities as a couple
- Discuss tax strategies, update their wealth plan and review their estate plan
- Implement a life insurance strategy to protect their income and family's well-being should unforeseen circumstances arise



2010

Sharon's sister becomes a client and Sharon and Mark welcome their second child

- We meet with them to discuss their priorities, adjust their plan for their growing family and review their Will



2011

Sharon pays off her student debt

- This is a major achievement for her
- The personal budgeting and coaching we provided helps her pay off her student debt early



2013

Sharon and Mark welcome their third child

- We meet with them to adjust their wealth plan
- Sharon's income has increased significantly, we identify the need to increase their life and disability insurance
- We have a Will & Estate Planning strategy meeting with our specialist and create an estate plan that ensures her Will, power of attorney and executor support her wishes through proper legal documentation.



2020

On track towards their goals

Sharon and her family have great financial practices, a well-diversified and growing portfolio (valued at \$2+ million) and are now saving over \$25,000 per month. Best of all, Sharon and Mark are worry-free and feel extremely confident that their family and wealth is protected.



2016

Sharon and Mark pay off their home and are now completely debt-free



Recognized by RBC for providing premium wealth advice, leading with integrity, and always putting our clients first
—
5 consecutive years

Edwards Private Wealth

A forward-thinking group, with 65+ years of collective experience empowering clients to achieve their vision of success. World-class portfolio creation, an award-winning experience and wealth management advice tailored to you.



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