



Wealth Management
Dominion Securities

Hymers Private Wealth of RBC Dominion Securities



Choosing accredited professional Wealth Advisors matters to your future success

As a team, we believe in transparency that focuses attention on where it should be: professional accreditation, experience, and a proven track record in delivering results to high-net-worth clients.

The professional bench strength that you have at your disposal in working with Hymers Private Wealth of RBC Dominion Securities – world-class portfolio management and client service excellence is my commitment to you. It is for this reason that I have built a team that shares my work ethic, and whom are backed by a high level of professional accreditation and experience in our industry.

Enclosed, you will find our team profile and my personal bio. Please also feel free to visit our website at www.rhondahymers.com to review the bios of each of our outstanding team members.

Have you ever wondered what our professional designations mean? I am referring to the alphabet of letters that follow our names on our respective business cards. Please find here an explanation of what they stand for, and how they contribute to our level of expertise as a professional advisory team. The most important aspect of these designations is the level of responsibility that accompanies them, meaning that we are always focused on making decisions with your best interests in mind.

FCSI: The Fellow of Canadian Securities Institute (FCSI®) designation is the highest credential offered by the Canadian Securities Institute (CSI). The Fellow of CSI is held by a small number of financial services professionals in Canada that have met standards for industry experience, advanced education, ethics, and whom have been endorsed by peers and superiors.

CFA: Chartered Financial Analyst (CFA®) is one of the most respected designations in finance, and is widely considered to be the gold standard in the field of investment analysis. To become a CFA® charterholder, candidates must pass three difficult exams, have a Bachelor's degree, and have at least four years of relevant professional experience. Passing the CFA® program exams requires strong discipline and an extensive amount of studying.

CIM: The Chartered Investment Manager (CIM®) designation is the industry standard for discretionary investment and portfolio management services. It is recognized by Canadian securities regulators and helps ensure that those who earn it are qualified to evaluate and manage all aspects of a client's investment portfolio. A CIM® designation enables your Portfolio Manager to manage money on a discretionary basis for an increasing number of sophisticated clients.

CIWM: The Certified International Wealth Manager (CIWM) designation is recognized worldwide as a top credential for wealth management. It ensures that financial professionals have the unique knowledge and skills to address the complex needs of high-net-worth clients.

Co-granted by the Canadian Securities Institute (CSI) and the Association of International Wealth Management (AIWM), the CIWM has international recognition and relevance.

CFP: A Certified Financial Planner (CFP®) is an individual that has received a formal designation from the Certified Financial Planner Board of Standards, Inc. Becoming a CFP® is one of the most difficult and stringent processes in terms of financial advisors. It requires years of experience, successful completion of standardized exams, a demonstration of ethics, and a formal education. CFPs can help individuals in a variety of areas in managing their client's finances, such as retirement, investing, education, insurance, and taxes.

FEA: Family Enterprise Advisor (FEA™). Families are becoming more discerning about the advisors they bring into their fold. The FEA™ designation reinforces your Advisor's standing and expertise in this growing sector of the business world, and helps bring family-focused and thoughtful solutions to the table. With over 800,000 family enterprises in Canada, there is a critical need for expert advisors who understand the uniqueness of family enterprises.

PFP: The Personal Financial Planner (PFP®) designation is a leading credential for comprehensive financial planning in Canada, recognized by Canada's largest financial institutions. It ensures that financial professionals have the knowledge and skills to address all aspects of a client's financial situation.

CLU: The Chartered Life Underwriter (CLU) designation is the industry gold standard for life insurance professionals, insurance planning, and estate planning. After the successful completion of rigorous testing including a program and course work, it is awarded to exceptional professionals seeking to raise the bar for their client base in the areas of risk management, wealth creation, and wealth transfer.

In order for an advisor or associate to maintain industry designations and accreditations, they are required to perform numerous hours of continuing education credits every year. These educational credits enhance professionalism and help advisors remain up-to-date, while advancing their knowledge in an ever-changing industry.

Continuing education is an important value of our team to ensure we are always on the leading edge of delivering exceptional professional advice to enhance and grow your wealth. Please reach out to our team if you have any questions. Rather than recycle the enclosed brochure, we invite you to pass along our team's information. We welcome the opportunity to assist your friends, family, or colleagues who you feel may also benefit from working with our team. There is no greater compliment than an introduction from a client or professional colleague.

Warm regards,

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