

The expertise of our team,
the strength of RBC



Wealth Management
Dominion Securities

What we do

In our approach to professional wealth management, we leverage the diverse skills of a wide range of financial specialists. This includes the RBC Wealth Management Services team, who works closely with us to provide strategies to help reduce your taxes, plan for your retirement and protect your legacy. With over 200 highly accredited tax, legal and financial professionals, they can provide the integrated wealth management solutions you would normally only expect to find at a family office acting for Canada's wealthiest families. From all-encompassing financial plans to guidance on complex tax and legal issues, this team of highly skilled specialists helps us create your integrated family wealth management strategy, which can be implemented in coordination with your existing tax and legal advisors.

By partnering with professionals RBC Wealth Management, we connect you to services such as:

- **Retirement planning:** Helping you meet your retirement income goals and maximize your after-tax retirement income
- **Financial planning:** Creating a comprehensive strategy to help you stay on track to meeting your financial and life goals
- **Taxation:** Implementing strategies to help minimize your family's tax burden
- **Business ownership planning:** Helping you effectively transition from your business while reducing taxes and maximizing retirement assets
- **Estate and trusts:** Efficiently transferring your wealth to the next generation
- **Charitable giving:** Helping you maximize your charitable legacy



Who we can help

We help a wide range of investors, families, businesses and institutions manage their overall wealth with ease and confidence. Some of our clients include:

- **Well-established families** seeking professional guidance transferring wealth to the next generation in a tax-efficient manner
- **High-net-worth individuals** seeking a higher level of personal service and assistance managing significant assets
- **Successful executives** looking to free their time to focus on personal and career goals
- **Business owners and self-employed professionals** who need help managing personal and business assets
- **Business owners** looking for succession planning advice
- **Professionals** such as lawyers and accountants seeking assistance with their own assets
- **Pre-retirees** who want to make the most of their retirement savings as they approach retirement
- **Retirees** requiring innovative strategies to maximize their after-tax retirement income, while protecting their financial security
- **Philanthropists** looking for creative ways to enhance their legacy to chosen charities
- **Not-for-profit organizations** needing professional investment management with institutional pricing



About Collin Zwickel Investment Advisor

Collin believes in using the most forward-thinking wealth management strategies, as well as an educational approach that helps you make informed decisions for the long term. He builds lifelong relationships with his clients, helping them make progress towards a wide range of life goals and assisting with intergenerational family wealth objectives. Dedicated to ensuring a world-class client experience, he takes the time to understand your needs and circumstances, and providing ongoing solutions, guidance and monitoring of your wealth strategy.

Collin brings nine years of experience in the financial services industry to his clients. In addition to several industry designations, he holds an undergraduate degree in finance from the Peter B. Gustavson School of Business at the University of Victoria.

Growing up on the North Shore of Vancouver, Collin is extremely active and has travelled throughout North America to ski race for B.C.

A note from Collin

People ask me what they should invest in all the time. It always scares them a little when the answer is “I don’t know.” People are usually waiting for a stock tip or a mutual fund recommendation, or maybe a catch-all rule of thumb they can apply.

It’s important to acknowledge that the best asset management on earth wouldn’t do investors any good if it wasn’t attached to a real-life financial plan that addresses their personal situation. Investing should revolve around true, goal-driven financial planning that recognizes asset management as something designed to achieve those goals.

A lot of the industry operates the other way around – products or strategies are promoted first, and “financial goals” are just words in a brochure. One of the biggest problems with the way many financial firms operate is that they prescribe before they diagnose. They first create a product or portfolio and then try to convince people to invest in it through story telling. They try to make a sale without first gaining an understanding of their potential client’s circumstances. It’s completely backwards.

By reversing this process, clients begin to gain a thorough understanding of their needs, goals and circumstances. Ultimately, these will guide the entire portfolio process, along with specific factors like return objectives, income needs, time horizon and risk tolerance. Once these are established, the team is able to determine the best asset allocation and investment strategy for the client’s individual needs. Leveraging the expansive network of RBC Dominion Securities, Canada’s leading full-service wealth management provider, and maintaining ongoing monitoring and rebalancing to ensure clients remain on track to achieving their goals is as much as our goal as theirs.

Meet our RBC partners



Melissa Nagelbach

Will & Estate Consultant, RBC Wealth Management Services

Melissa obtained a Bachelor of Arts degree from Simon Fraser University in 1999 and earned a Bachelor of Laws degree from the University of Victoria in 2007. She was called to the Bar in British Columbia in 2008. Prior to joining RBC Wealth Management, Melissa practised law in Vancouver and specialized in estate planning and estate administration as well as small business corporate and commercial matters.



Sean Murray

Vice-President & Estate Planning Specialist, RBC Wealth Management Financial Services

An experienced insurance and estate planning professional, Sean specializes in providing succession and estate planning strategies for business owners and affluent families. Sean works closely with you and your professional advisors to develop and implement tax-efficient strategies that are optimized to help meet your wealth management goals.



Darren Bank, CPA, CA

Vice-President, High-Net-Worth Planning Services, RBC Wealth Management Services

Darren specializes in tax and estate planning for high-net-worth families. Prior to joining RBC, he was a tax partner with a national accounting and advisory firm where he focused on providing tax planning services to high-net-worth families and shareholders of privately held businesses.



Eugene Dautzenberg

Financial Planning Specialist, RBC Wealth Management Services

Eugene believes that planning is critical to helping people meet their financial goals. He supports Thomas by preparing and presenting your comprehensive Compass Financial Plans. Prior to joining RBC, Eugene was a Tax Manager at one of the world's leading accounting firms where he spent many years providing tax compliance and tax planning services to high-net-worth individuals, private companies and First Nations.

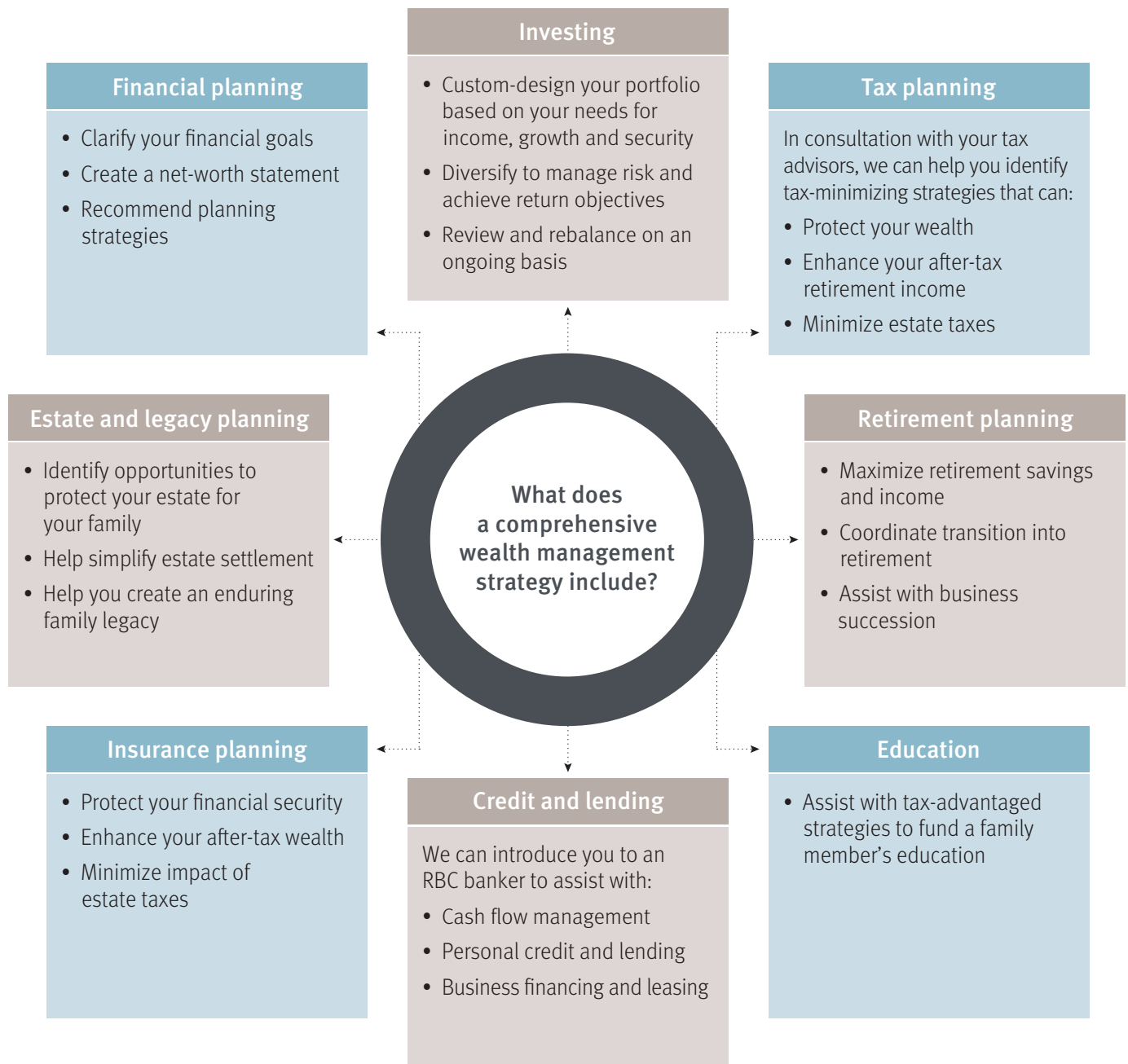


Wendy Mah

Premier Banking Advisor, RBC Wealth Management Services

Wendy works as a single point of contact, providing banking and credit solutions individuals and families. Working closely with Thomas, she provides personalized service and tailored advice to help you save time and effectively manage your day-to-day banking needs.

Our services





Expert resources to meet your wealth management needs

At RBC Dominion Securities, we have provided professional wealth management services since 1901. Today, we are Canada's leading provider of wealth management, trusted by over 420,000 clients worldwide, and a member company of RBC, Canada's largest financial group.

Working in close collaboration with your network of professional advisors, Collin and his RBC partners can provide advice and solutions that can help families, businesses and organizations achieve their financial, investment and philanthropic goals. Services include investment advice and money management, and we are backed by a team of experts in areas like tax, estate and financial planning.

**Thank you for your interest
in wealth management at
RBC Dominion Securities.
For more information, or to
arrange a complimentary
consultation, please contact
us today.**

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