RBC Dominion Securities Inc.

Steve Rose, CFP, CIM
Vice-President & Investment Advisor

A comprehensive approach to wealth management

There's Wealth in Our Approach.™

RBC Wealth Management
Dominion Securities

As you make progress towards achieving your goals in life, you may discover your financial situation becoming increasingly complex. When you reach this stage, Steve Rose can help.

Recognized as one of the leading investment advisors in Thunder Bay, Steve provides a comprehensive range of wealth management services designed to your unique specifications.

Who Steve Can Help

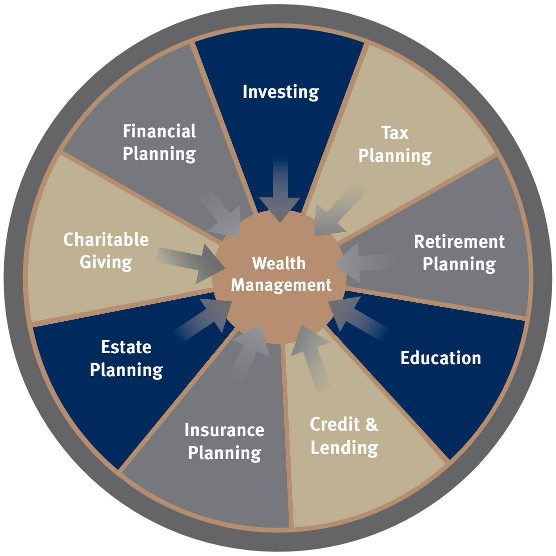
Steve's services are designed for individuals, families, businesses and other organizations that require professional assistance managing their wealth.

- Successful executives looking to enhance the growth of their wealth
- Professionals requiring assistance with their personal assets and a trusted partner with shared clients
- Business owners who need help managing their personal and business assets
- 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

Steve's Wealth Management Approach

Steve recognizes that money is merely a means to an end. It's about enjoying your success, spending time with your family and creating memories. However, money still requires professional attention, the kind that acknowledges all your goals in life, not just financial.

In addition to helping you manage your investments and finances, Steve will help you plan your retirement, save for a family member's education, protect your lifestyle, fund a major purchase or create your legacy. Whatever your goals, Steve can help. This is the essence of his approach to wealth management.



A Disciplined Process Is the Key

To provide wealth management, Steve follows a disciplined five-step process to keep you on-track to achieving your goals. A disciplined process keeps everyone focused on what's important – helping you live life the way you want to live it.

1. **Introduction** – Steve and his associate Susy will introduce you to the wealth management services he provides, not just during the first meeting, but on an ongoing basis as your needs evolve and new services become available.
2. **Discovery** – Together, you and Steve will gain a deeper understanding of your individual needs, goals and circumstances to help you clarify your financial objectives. This includes gathering together all your important financial information.
3. **Strategy** – Next, Steve will analyze your financial and personal information to match your objectives with smart, time-tested strategies.
4. **Solutions** – Steve will develop thoughtful and creative solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
5. **Service** – Steve and Susy will regularly review your situation to ensure your financial objectives are being met in light of your changing needs.

Guiding You Through Each Stage of Your Life

Wealth management is an ongoing process to help guide you – and your family – through each stage of your life.

Accumulating Wealth – Growing Assets

Together you and Steve develop strategies to achieve your financial objectives, including planning for retirement, funding an education or preparing for a major purchase.

Converting Wealth – Creating an Income Stream

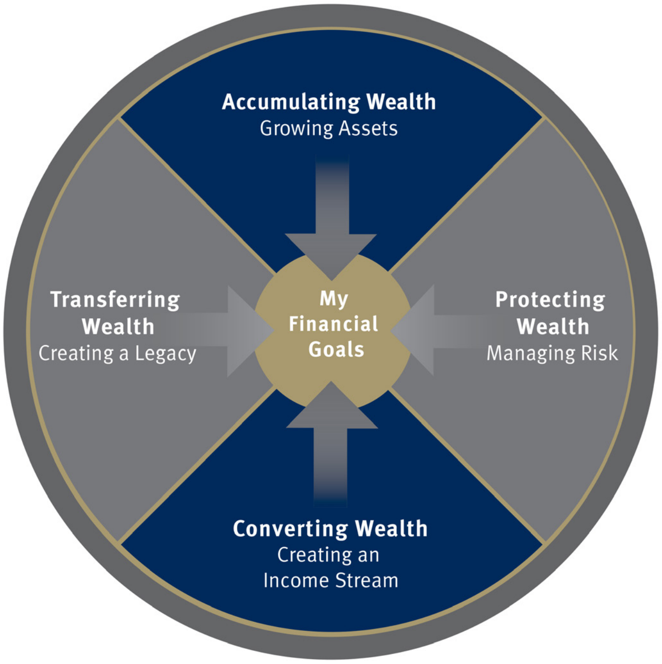
Steve puts strategies in place to help you maximize your after-tax retirement income. He will help you determine which types of income-producing investments are most appropriate for you.

Protecting Wealth – Managing Risk

To help protect your financial well-being, Steve will implement proven strategies to manage risk. His goal is to provide you with peace of mind, help maintain your independence and preserve family harmony or current lifestyle.

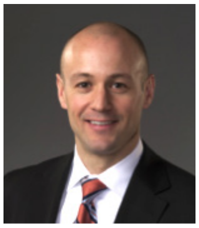
Transferring Wealth – Creating a Legacy

Working together with your other professional advisors, Steve will help create your legacy for family and charity, while addressing tax obligations and debts.



Putting You First with a Team Approach

As Steve's client, you will receive timely service and professional advice through his team approach. Steve and Susy focus on different areas of client service, so you get the expert assistance you need when you need it.



Steven Rose, CFP, CIM

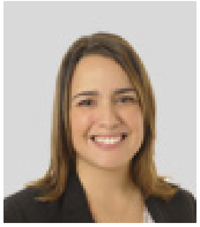
Vice-President & Investment Advisor

Steve has 18 years of experience in the business of wealth management. He joined RBC Dominion Securities in 2007 when he moved his wealth management practice from Ottawa to Thunder Bay.

Steve has an Honours Bachelor of Arts degree in political studies from Lakehead University and has continued to build on his education throughout his career. He attained the designation of certified Financial Planner (CFP) in 2001 and Registered Health Underwriter (RHU) in 2002. In 2007, he completed the Chartered Life Underwriter (CLU) designation, which is the industry's highest standard in estate planning. In 2010, Steve completed the Canadian Investment Manager (CIM) designation, which gives him an advanced knowledge of portfolio management.

Steve's wealth management practice provides personalized financial advice to both individuals and corporations using time-tested strategies as well as innovative new planning concepts. Steve has helped many clients to minimize taxes and generate income as they work towards their goals.

Born and raised in Thunder Bay, Steve and his family returned home to be closer to extended family, and continued to develop his practice with the resources of RBC Dominion Securities behind him. With an interest in sailing and the breathtaking geography of the region, Steve enjoys getting outdoors with his daughters.



Susy Greaves

Associate

Susy joined Steve and RBC Dominion Securities in 2013. Born and raised in Thunder Bay, she completed her Bachelor of Administration degree at Lakehead University and spent seven years in the full-service investment industry before joining RBC Dominion Securities.

Susy works closely with Steve to provide support for account administration as well as client communication and servicing. She is committed to continuing education, having completed the Canadian Securities Course and the Conducts and Practices Handbook. She is currently working towards her professional financial planner designation.

Susy has been married to her husband Keri since 2002 and has two boys, Nathan and Matthew.

Wealth Management Services Team

Helping you manage your investments is just one way Steve can help you manage your overall financial concerns. In addition to investing and money management, he offers assistance with financial planning, insurance strategies, and Wills and estates.

Financial Planning

Depending on your needs, Steve can provide a financial plan designed to help you build your financial future or, if you have more complex needs, an in-depth financial plan that leaves no stone unturned.

Will and Estate Consultation

A professional Will and estate consultant works closely with Steve to provide you with information on structuring your estate in an efficient and tax-effective manner. Following your Will and estate consultation, you will receive a report outlining various estate planning opportunities for you to explore in further detail with your own lawyer or accountant.

Insurance Strategies

A highly qualified insurance specialist works with Steve and Susy to help you create and preserve your wealth. Steve follows a comprehensive process to assess your needs and, if appropriate, recommends tax-exempt insurance products that will help you achieve your wealth management objectives.

Professional Network

Steve also offers access to a network of professionals such as lawyers and accountants to help ensure that the various issues related to the management of your wealth are properly addressed. If you have existing relationships with professionals in these areas, Steve would be pleased to work together with them.

The Resources of Canada's Leading Wealth Management Firm

RBC Dominion Securities has been helping investors achieve their goals since 1901. Today, the firm is Canada's leading provider of wealth management services, trusted by more than 400,000 clients worldwide.

Whether you are looking to build your financial future, protect what you have already built or create a lasting legacy for your family, we have the expertise and resources you need.

As a member of RBC, Canada's largest financial institution, Steve also offers access to a complete range of financial services.

Take the next step – contact Steve Rose today for a complimentary consultation.

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