



The Bryan Wealth Management Group of RBC Dominion Securities

A trusted advisory team for your financial journey



Wealth Management
Dominion Securities

Helping you make meaningful progress towards your goals



In today's complex financial world, there is no shortage of varying opinions or fleeting investment trends. At the Bryan Wealth Management Group of RBC Dominion Securities, we take pride in helping individuals, families, businesses and foundations understand the complicated factors in global financial markets and make progress towards their various goals.

What's included in your relationship with us?

Working together, we:

- Build you a personalized financial plan and investment strategy while providing ongoing advice
- Help you navigate the many investment choices you have, diversify your portfolio and generate investment income in a tax-smart way
- Develop specific investment objectives and constraints, which we use to manage day-to-day portfolio decisions on your behalf
- Simplify your financial affairs through an all-encompassing approach, coordinating with specialists in financial planning, insurance, tax, estate planning, credit financing and mortgages to create a total wealth strategy
- Ensure your investments are managed with leading expertise, blending RBC's top-ranked internal money management with world class, third party money managers

A note from Rob Bryan, Branch Director, Senior Portfolio Manager & Investment Advisor

"I've been in the business nearly three decades and, over time, I've developed a process for working with my clients that puts them in the best position to succeed. The first step of that process is asking the right questions to get a picture of your financial situation and where you are today. The second is understanding what your goals are for the future. The third step provides an honest assessment of how attainable those goals are. Which goals are most realistic? Which are your priorities? The fourth step is to explore what actions we need to take to get there. Then finally, we have a conversation about how comfortable you are with those actions. Are they things you think you can do? How can we help you stay on track? We'll build on this conversation at every check-in. Having a tried-and-true formula like this provides a firm foundation so you know what to expect and can feel confident that we're being thorough."

Who we help

Our clients count on us for help simplifying a wide range of complex financial affairs.

You may have reached the stage where your financial affairs have become more complex, and you need a trusted professional to assist with managing your wealth.

Our services are best suited for investors who want to delegate their day-to-day investment decisions to an experienced investment professional, and investors who want a trusted wealth management coach to help coordinate an array of financial strategies. Clients include:

- Professionals, lawyers, accountants, senior executives and private bankers who require assistance with their personal investments and financial plan
- Incorporated professionals such as doctors, dentists, veterinarians and pharmacists who may need a greater range of wealth management options and can benefit from unique retirement benefits such as Individual Pension Plans (IPPs)
- Business owners and managers who need help managing their personal and business assets, mitigating risk, preparing for their upcoming retirement and/or business succession, converting business assets into personal assets tax-efficiently and potentially equalizing their estate
- Pre-retirees and retirees requiring innovative strategies to maximize after-tax pension or retirement income so they can maintain or achieve their desired lifestyle
- Families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner
- Charitable foundations, government agencies and non-profit organizations requiring investment management according to specific guidelines.

A world of expertise

For more than a century, RBC Wealth Management has provided trusted advice and solutions to individuals, families, institutions and charitable foundations. Put our award-winning global network to work for you.



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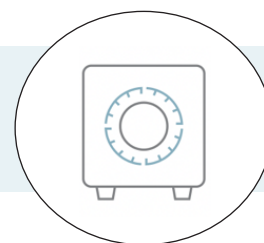
Financial consultants, advisors,
private bankers and trust officers
to serve you



**Highest-rated in
Canada**

Bank-owned investment
brokerage

2020 Investment Executive
Brokerage Report Card



C\$1.2 trillion

Assets under administration

Private Investment Management

The freedom to live the life you want

As you pursue your goals, you may discover that you have less and less time to focus on important matters such as the management of your wealth. To help you navigate the complex financial markets with confidence, the Bryan Wealth Management Group of RBC Dominion Securities is pleased to offer Private Investment Management (PIM).

In-depth global economic and market perspective

Portfolio strategy and research

Making sense of today’s ever-changing financial markets isn’t easy. But having the right perspective on where the markets are going – and how they affect your portfolio – is essential to succeeding as an investor.

To ensure you have the context you need for making investment decisions, we provide access to our global team of equity research analysts, fixed-income traders, portfolio strategists and economists, as well as research from several leading firms:

- RBC Capital Markets provides extensive North American coverage, augmented by specialized teams in Europe, the U.K. and Asia-Pacific.

- Veritas, an independent third-party research firm with no trading or investment banking divisions, provides in-depth research exclusively to RBC Dominion Securities.
- Leading U.S. investment firms like JP Morgan offer coverage of thousands of companies around the world.

Our investment offering also includes a practical framework for portfolio management from the RBC Investment Strategy Committee. This leading strategy group is comprised of RBC’s senior economists, portfolio strategists and research analysts.

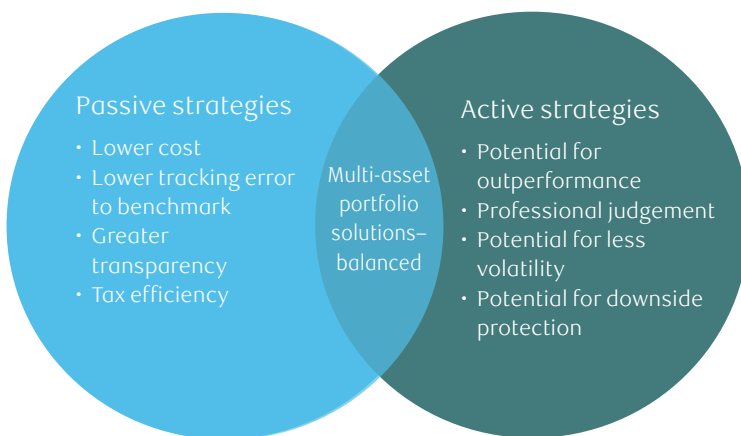
After considering investment research and economic analysis, the Strategy Committee makes recommendations on portfolio structure, including:

- The optimal mix of stocks, bonds and cash
- Suggested terms for fixed-income investments
- A “focus list” of top-ranked Canadian stocks collectively expected to outperform the benchmark TSX

In addition, our dedicated Portfolio Advisory Group, consisting of equity, fixed-income and structured product specialists, provides portfolio ideas and recommendations exclusively to Investment Advisors and Portfolio Managers at RBC Dominion Securities.

How PIM benefits you

- Personalized, tax-smart portfolios
- Access to best-in-class third-party institutional money management firms
- The confidence of knowing your portfolio management is backed by top-ranked research from RBC Capital Markets, JP Morgan, Morningstar and Veritas
- Enhanced portfolio oversight with the support of an independent Portfolio Risk Group
- Less paperwork through consolidated monthly reporting, proxy mailings, annual reports and WM Online





Building your wealth and your confidence

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.

Vital stats

RBC Dominion Securities

- Canada's leading full-service wealth management firm² with over \$400 billion in assets under care
- One of Canada's largest discretionary managers with \$119 billion in assets under management
- #1 overall bank-owned investment firm as ranked by advisors (2021 Investment Executive Brokerage Report Card)

RBC Wealth Management

- Over \$1.06 trillion in assets under administration and more than \$756 billion in assets under management
- Ranked "Best ESG/Social Impact Investing" in Canada (2019 Euromoney Private Banking and Wealth Management Survey)
- Recognized as the world's fifth-largest wealth manager in Scorpio Partnership's Global Private Banking KPI Benchmark 2018 survey, as part of RBC Royal Bank

RBC Royal Bank

- Canada's largest bank by assets and market capitalization, with broad leadership in financial services
- A top 15 bank globally based on market capitalization, with operations in 35 countries

Business Planning



As a business owner, your success depends on your ability to make smart business decisions. Some of the most important decisions you will make concern a range of tax, retirement and estate planning issues. By making the right decisions, you can maximize the tax advantages available to you, put strategies in place to grow your business and ultimately ensure a smooth transition into a well-funded retirement.

Your business consumes a large portion of your resources, time and attention throughout its lifetime, and your family's financial security may depend on its success. Planning ahead can protect the business you've worked so hard to build, help you achieve your business goals and ensure your future prosperity. Your professional legal, tax and investment advisors are there to help you make the critical decisions, through the life cycle of your business. Areas of consideration where RBC Wealth Management can support your business include

- Organize your business assets in the most tax-efficient manner
- Personal tax planning
- Life insurance as a tax-exempt investment in the corporation
- Preserve and maximize your surplus assets
- Withdrawing funds from the corporation
- Repayments of shareholder loans to the company
- Key Employee considerations
- Defined contribution (DC) and Defined benefit (DB) pension plans
- Enhanced retirement benefits
- Protecting personal assets
- Develop a plan to ensure your retirement is as successful as your business

Family wealth management tip

Many business owners tend to procrastinate when implementing a business succession plan since running and growing their business is their top priority. According to the CFIB, one of the main reasons for failed successions is the lack of adequate time to plan and execute the succession of the business. Therefore, it is never too early to start planning.

Will you sell your business?

Get top dollar by making your business more attractive to potential buyers and minimize taxes on the sale. A broker can act as your agent while you're looking for a purchaser and during the negotiations

Don't leave the planning to the last minute

Please contact sherrie.parsons@rbc.com for a copy of our Business Owner's Guide.

A disciplined approach to building your portfolio

Understanding the “big picture”

Understanding overall global economic and market trends is vital to determining the structure and inherent risk built into each unique portfolio.

When we build your personalized portfolio, virtually every type of investment is available to help meet your needs. We take a proven, disciplined approach to selecting from these investments, ensuring your portfolio is well-diversified with high-quality companies and structured to dovetail with the economic outlook. Only companies that score well across our firm’s research disciplines, ones that are more likely to weather market downturns and outperform when markets are doing well, will be included.

Determining strategic and tactical asset allocation

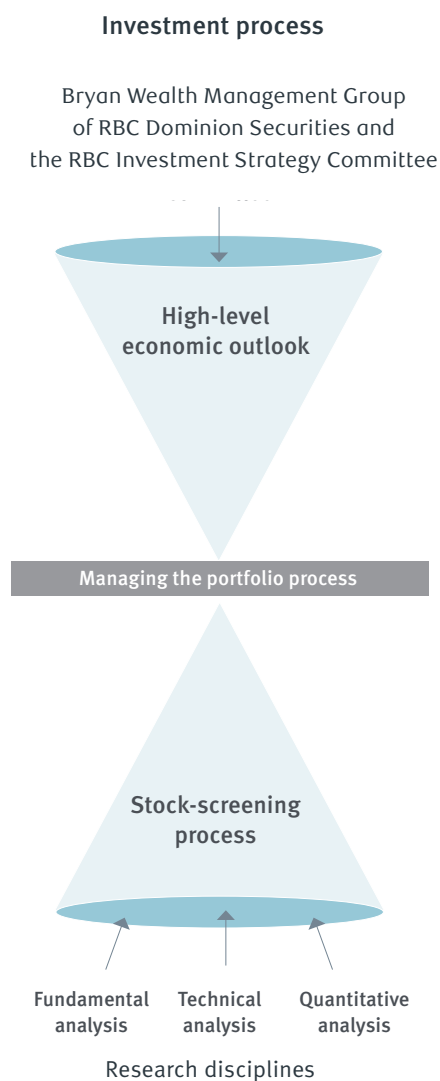
Decades of research have shown that asset allocation – how you divide assets across types of investment instruments such as stocks, bonds, cash, real estate and commodities – is the most important determinant of long-term returns and volatility.

We will design your strategic asset allocation according to your goals, time horizon, risk tolerance and other factors. From there, we select a balance of securities, actively managed investments (such as mutual funds) and passively managed investments (such as index and exchange-traded funds) to provide an effective, low-cost way to diversify your core portfolio. As time passes and your investments change in value, your portfolio will be periodically rebalanced to ensure we remain in-line with your ideal asset allocation.

In addition to using a strategic asset allocation, we use what is called a “tactical asset allocation.” This means that if a good investment opportunity presents itself, we have the flexibility to shift from the strategic asset allocation model in order to capitalize on it.

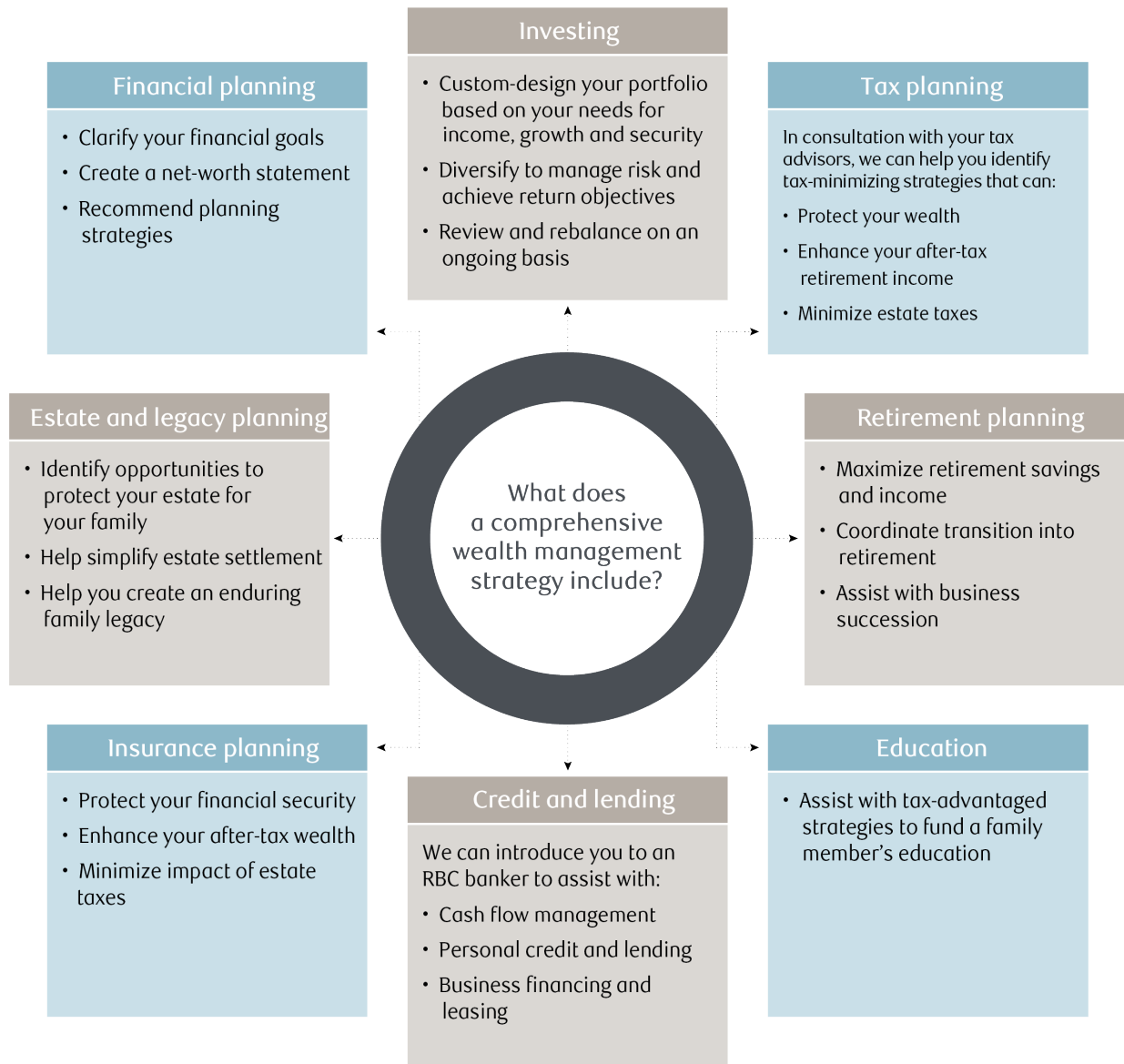
Additional oversight

For added peace of mind, a dedicated committee of senior economists, portfolio strategists and research analysts from various areas of RBC augment our analysis and modeling of portfolios. Backed by the resources of one of the world’s top 15 global banks, RBC, our access to analysis, research and investment products will help you feel confident in your financial future.



Seamlessly coordinating your financial affairs

We understand that sound investing is just one component of a healthy financial life. To help you with every facet of your wealth, we work with your existing advisors or introduce you to a network of specialists in tax, insurance, estate planning and banking to create an all-encompassing strategy.



Bryan Wealth Management Group of RBC Dominion Securities



Robert Bryan, B.Comm, FMA, CIM, FCSI,
Branch Director, Senior Portfolio Manager & Investment Advisor
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Robert is a highly qualified Senior Portfolio Manager, Branch Director and founder of The Bryan Wealth Management Group. He has been advising institutions, high net worth clients and endowments for over 25 years. He received an Honours Bachelor of Business Administration from Wilfrid Laurier University and was recruited by Richardson Greenshields, who merged with RBC Dominion Securities, Canada's largest full-service wealth management firm. In addition to his Finance degree, Robert holds several designations including the Certified Investment Manager (CIM) designation, the Financial Management Advisor (FMA) designation, Options & Futures and Level II Insurance licenses which sets him apart for his expertise to provide complex wealth management.

The Investment Industry Regulatory Organization of Canada granted Robert the designation of Portfolio Manager in 2010, after completing rigorous advanced portfolio management exams and after meeting strict industry and regulatory requirements. Working with a network of senior investment, tax and legal professionals, Robert brings an in-depth understanding of the complex factors at play. Robert has a reputation for a conservative, yet proven investment approach using a combination of brokerage, insurance, third party investment management firms, proprietary and specialized financial products.



Dean McKelvie, Associate Advisor
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Dean grew up in Stratford and has been working for RBC Dominion Securities since 2006. Prior to RBC, Dean spent 15 years in corporate finance. Before joining our team, Dean's role with RBC Dominion Securities was working with advisors across Southwestern Ontario in account administration. As part of the Bryan Wealth Management team, Dean works with clients to provide the exceptional service you have come to expect and deserve! Dean holds the Professional Financial Planning accreditation and is Life Insurance licensed.



Brittany Leppington, Associate
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Brittany joined our team in August 2023. She has been in the financial services industry since 2019, where she worked as a Client Advisor in the Exeter RBC Branch and honed her customer service skills. Proactive and detail-oriented, Brittany is responsible for the team's day-to-day administrative processes as well as documentation, transfers, account inquiries, and reception. She is committed to providing an impeccable client experience and building impactful relationships with our clients.

Thank you for your interest in investment and wealth management at the Bryan Wealth Management Group of RBC Dominion Securities. For more information, or to arrange a complimentary consultation, please contact us today.

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Wealth Management
Dominion Securities

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