

# Kyle Sarai, MBA Investment Advisor

An all-encompassing approach to wealth management



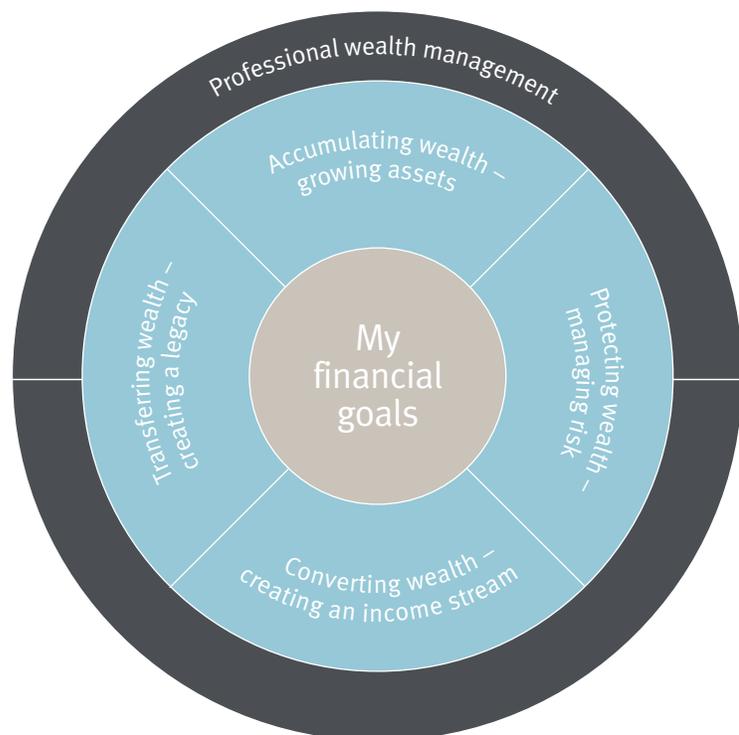


# Who we help



Our services are designed for people who share our investment philosophy, have reached the stage where their financial affairs have become increasingly complex and require professional assistance managing their financial assets. Clients include:

- Individuals and corporations
- People who want to delegate the day-to-day investment decisions to professionals
- Successful and busy executives looking to enhance the growth of their wealth
- Busy professionals and business owners who desire assistance managing their personal and corporate assets
- Pre-retirees who want to make the most of retirement savings as they approach retirement
- Widows or widowers and seniors who recently lost their key financial decision maker and desire some formal assistance in the administration of their wealth
- Well-established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner





## A note from Kyle Sarai, Investment Advisor

I meet people all the time who ask me what they should invest in. It always scares them a little when I say “I don’t know.” They think I’m joking. They’re waiting for a stock tip or a mutual fund recommendation, or maybe a catch-all rule of thumb they can apply.

I go on to explain that without having any information about what their future needs will be, I can’t offer anything useful to them. There are no stock tips, fund picks or rules of thumb that will actually help them.

Years ago, when I began taking clients on, I realized that the best asset management on earth wouldn’t do clients any good if it wasn’t attached to a real-life financial plan that addressed each investor’s personal situation. This led me to re-orient my practice to focus on true, goal-driven financial planning, recognizing asset management as something that should be specifically designed to help clients 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. They try to make a sale without first gaining an understanding of their potential client’s circumstances. It’s completely backwards.

In my process, I begin by gaining a thorough understanding of your 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, I can determine the best asset allocation and investment strategy for your individual needs. I leverage the expansive network of RBC Dominion Securities, Canada’s leading full-service wealth management provider, and maintain ongoing monitoring and rebalancing as time passes to ensure you remain on track to achieving your goals.

# What we do

The expertise of our team, the strength of RBC Wealth Management



We work closely with an extended team at RBC Wealth Management Services 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, the industry-leading RBC Wealth Management Services team helps us provide the integrated wealth management solutions you would normally only expect to find at a family office.

From all-encompassing financial plans to guidance on complex tax and legal issues, this team of highly skilled specialists helps us create an integrated family wealth management strategy, which can be implemented in coordination with your existing tax and legal advisors.

## The team's areas of expertise include:

- **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 reduce 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

# Our team



## **Kyle Sarai, MBA**

Investment Advisor

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As an Investment Advisor with RBC Dominion Securities, Kyle provides access to a comprehensive range of wealth management services to help you enjoy financial peace of mind. He firmly believes that wealth management solutions start with you. In order to design an effective, all-encompassing wealth strategy, Kyle gains a deep understanding of your circumstances and life goals.

Kyle attended Salem University in West Virginia on a golf scholarship. Here, he obtained a Bachelor of Science degree, specializing in management, and a Master of Business Administration in international business.

Born and raised in Vancouver, Kyle is a third generation Indo-Canadian. Being an active member of the community, he volunteers on multiple committees at Point Grey Golf and Country Club. He has also sat on The Learning Disabilities Association of Vancouver board in the past. Kyle and his wife, Alexa, reside in South Surrey with their daughter, Sloan.

## **Angela Tien**

Administrative Assistant

angela.tien@rbc.com

604-257-2487

# Our extended wealth management team

## **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. Darren guided clients through many of the complex personal and corporate issues faced by high-net-worth families by developing strategies for wealth preservation and tax minimization, the transfer of wealth to the next generation, and estate and succession planning. He also advised executives of public and private companies on executive compensation solutions. Darren is a graduate of the University of British Columbia and the British Columbia Institute of Technology, and is a member of the Canadian Tax Foundation.

## **Melissa Nagelbach, LL.B**

Will & Estate Consultant

RBC Wealth Management Services

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. Melissa assisted clients with a range of estate planning matters including drafting Wills, powers of attorney and representation agreements as well as matters related to the administration of an estate. Melissa also assisted clients with matters relating to a variety of corporate transactions including incorporations, corporate reorganizations, corporate financing, share and asset purchase and sale transactions as well as the drafting of various corporate commercial documents including shareholder agreements and partnership agreements.

Melissa's role with RBC Wealth Management is to work with you and Kyle to review and/or structure your Will, estate and trust matters to ensure that your plan is organized in an effective and tax-efficient manner.

## **Sean Murray, MBA, CPA, CMA, CPA (Delaware), TEP**

Vice-President & Estate Planning Specialist

RBC Wealth Management Financial Services

Sean specializes in providing succession and estate planning strategies for business owners and affluent families. He works closely with you and your professional advisors to develop and implement tax-efficient strategies that are optimized to meet your wealth management goals. A Chartered Professional Accountant and Certified Public Accountant (Delaware), Sean holds a Master of Business Administration degree from the Richard Ivey School of Business at The University of Western Ontario. He is a member of the Chartered Professional Accountants of British Columbia, the American Institute of Certified Public Accountants, the Society of Trust and Estate Practitioners, the Estate Planning Council of Vancouver and the Canadian Tax Foundation.

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

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