

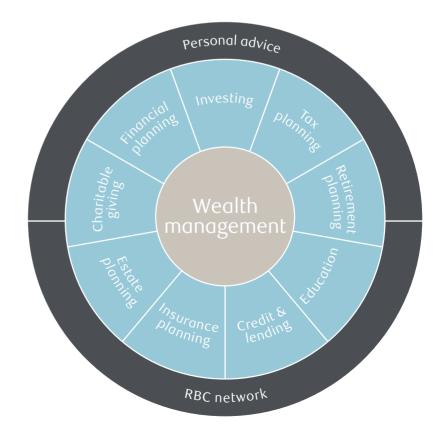


Patricia Ng, CFP, CIM, FMA, FCSI Investment Advisor & Financial Planner Tel: 604-665-0750 patricia.f.ng@rbc.com

RBC Dominion Securities
450 SW Marine Drive, 16th Floor
Vancouver, BC V5X 0C3
Tel: 604-665-0750
Fax: 604-718-3050
Toll free: 1 877-718-3026
ca.rbcwealthmanagement
.com/web/patricia.f.ng

A comprehensive approach to building and protecting wealth

To help you meet your various goals, we take a comprehensive approach that extends beyond investing to encompass lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation. With the expert support of our industry-leading RBC Wealth Management Services team, we can help you address your specific financial, tax, retirement and legacy planning concerns.



Coordinating your affairs to simplify your financial life

Financial planning

- Clarify your financial goals
- · Create a net-worth statement
- Recommend planning strategies

Investing

- Custom-design your portfolio based on your needs for income, growth and security
- Diversify to manage risk and achieve return objectives
- Review and rebalance on an ongoing basis

What does

an all-encompassing

wealth management

strategy include?

Tax planning

In consultation with your tax advisors, we can help you identify tax-minimizing strategies that can:

- · Protect your wealth
- Enhance your after-tax retirement income
- Minimize estate taxes

Estate and legacy planning

- Identify opportunities to protect your estate for your family
- Help simplify estate settlement
- Help you create an enduring family legacy

Maximize retirement savings

retirement

- and incomeCoordinate transition into
- Assist with business succession

Insurance planning

- Protect your financial security
- Enhance your after-tax wealth
- Minimize impact of estate taxes

Credit and lending

We can introduce you to an RBC banker to assist with:

- · Cash flow management
- Personal credit and lending
- Business financing and leasing

Education

 Assist with tax-advantaged strategies to fund a family member's education

Insurance products are offered through RBC Wealth Management Financial Services Inc. ("RBC WMFS"), a subsidiary of RBC Dominion Securities Inc.* RBC WMFS is licensed as a financial services firm in the province of Quebec. RBC Dominion Securities Inc., RBC WMFS and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. and RBC WMFS are member companies of RBC Wealth Management, a business segment of Royal Bank of Canada. ® / TM Trademark(s) of Royal Bank of Canada. Used under licence. © 2020 RBC Dominion Securities Inc. All rights reserved. 20_90083_424 (01/2020)