

A clear path toward your financial future

Your wealth planning guide



Live Empowered™



Wealth
Management

With a plan, you can get there with confidence

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

Created thoughtfully and managed over time,
an RBC WealthPlan enables you to:

- Set a course
- Define milestones
- Track successes
- Redirect when circumstances change





Success, the way you picture it

A personalized plan crafted for your unique goals

Your wealth plan should reflect what's most important to you and your family. Before we create a plan, we want to understand your expectations, concerns and goals. We start with meaningful conversations that allow us to get to know you, then assemble a complete financial picture. From there, we tailor a plan to your distinct needs, and revisit it regularly so you are confident you are on track.

A plan you can understand

Clear answers to complex questions

Taxes, investments, health care, insurance, college, retirement, estate planning and creating a lasting legacy—your financial life is an ever-changing story. Through our planning process, we simplify complexities and make it easy to visualize progress toward your goals. Our interactive planning tools give you the freedom to “stress test” your goals and explore various “what ifs” and trade-offs—connecting the dots to the many facets of your financial life so you always know where you stand.

Anticipate every step

Preparing you for what's next

We understand what it's all about: the success of your family, your personal aspirations and the legacy you want to leave the world. We inspire you to achieve new possibilities and are with you throughout your journey, identifying opportunities and obstacles along the way so you're prepared for what's ahead. And as life happens and circumstances change, we are on hand to fine-tune your plan accordingly.

Savor the journey

Insights, expertise and trusted global strength

As one of the world's largest wealth management firms, we put the trusted strength of our local, regional and global resources to work for you every day. Our professional advisors, intuitive tools and renowned thought leadership seamlessly work together to broaden your perspective—and move toward your vision of the future with confidence. Put simply, we are passionate about helping you achieve what's possible.

Financial security begins with a plan

Planning for a lifetime means more than just numbers on a page. Our goals-based wealth planning approach focuses on what matters most to you. Regardless of where you are in life—whether you're just starting out, raising a family or enjoying retirement—your advisor crafts a plan that charts a direct route to your goals, yet flexes when life throws you a curveball. An advisor you trust, and a plan you create together, can help you accomplish your financial priorities: growing and protecting your wealth, living well in retirement and creating a legacy to achieve a greater purpose.

A plan built on a solid foundation

The four pillars of wealth

It is important to be proactive about your long-term financial well-being, regardless of your age or wealth. RBC Wealth Management offers a full range of products and solutions to address your financial needs. We believe financial wellness can be the outcome of a wealth plan that addresses four clearly defined objectives:



1. Accumulate and grow your wealth

From having an emergency fund to developing various ways to save for the future, it's important to focus on achieving long-term wealth. Trade-offs between investing and spending need to be considered, along with risk and return. As you step through life's stages, there will be opportunities to accelerate wealth building through events such as home ownership, salary increases, inheritance or the sale of a business.



2. Fund your lifestyle today and tomorrow

How you think about spending needs today versus the future plays into lifestyle choices. Planning ahead to help ensure your essential needs are covered is a top priority. This requires a view into the future with an understanding of how the market, inflation, taxes, interest rates and other risks might impact your plan.



3. Protect what's important to you

How you think about and manage risk is key to every sound plan. Protecting your family and your wealth during your working years is foundational to sustaining wealth. As you age and your wealth grows, you should revisit the purpose and amount of coverage for your protection strategies, as well as explore other considerations, including protecting your wealth for the next generation.



4. Create a lasting legacy

Addressing estate essentials is a key step everyone should prioritize, regardless of age or wealth. Establishing key estate documents, including a current health care directive, will and power of attorney are vital first steps. Properly titling your assets and ensuring that your beneficiary designations are current are also a cornerstone of any basic estate plan. Other factors to consider include survivor planning, estate and gift tax planning, trust structures and trustee services.



A financial advisor that's with you every step of the way

Taking the time to truly understand your goals and circumstances offers clarity. Putting a plan in place for what happens next builds confidence. And as life happens and things change, your advisor recommends options to take advantage of opportunities and address gaps in your plan.

Your RBC financial advisor is with you every step of the way, helping you make well-informed decisions and guiding you to better outcomes. Ask us how we can help you plan for what's ahead.

Strengthening your financial securitySM

www.rbcwealthmanagement.com



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