

Your goals. Your choices. Our expertise.

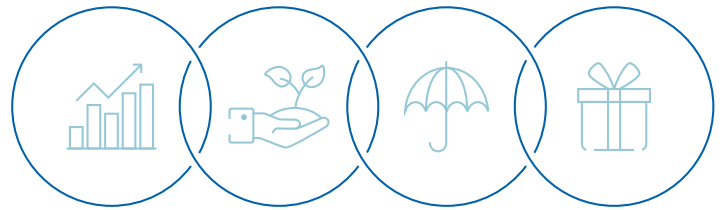
Creating your financial future:
what you need to know



Wealth
Management

Live Empowered™

Are you on the path to financial well-being? It is important to be proactive about your long-term financial goals regardless of your age or wealth. Understanding your goals and circumstances is vital to creating a plan that sets a clear path toward your financial future.



Build a strong financial foundation

Whether you're just starting out, or are currently enjoying retirement, there are four financial pillars that serve as the foundations for building long-term wealth and a stronger financial future.

1. Accumulate and grow 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. As you step through life's stages, there will be opportunities to accelerate wealth building through events such as home ownership, inheritance, liquidation events and income spikes.

2. Fund your lifestyle today and tomorrow

How you think about spending needs today versus in the future plays into lifestyle choices. Planning ahead so your essential needs are covered is a top priority. This requires a view into

the future and an understanding of the impact of the market, inflation, taxes, interest rates and other risks that might impact your plan, and how the impact changes as you age.

3. Protect what is important to you

Protecting your family and your wealth during your working years is foundational to sustaining wealth. As you age and your wealth grows, it is important to revisit the purpose and amount of coverage for your protection strategies, as well as explore other important considerations, including preserving your wealth for the next generation.

4. Create a lasting legacy

Tackling estate essentials is an important step that everyone should prioritize, regardless of age or wealth. Establishing key estate documents with your legal professional, including a current health care directive, will and power

of attorney, are important first steps. Verifying that your assets are properly titled and beneficiary designations are current are vital parts of any basic estate plan.

Clarity. Confidence. Change.

It starts with you. Your goals, your aspirations, your expectations and your concerns. We are with you every step of the way—helping you find the best path for your journey. And as life happens and circumstances change, we help you remain on track.

At RBC Wealth Management, we have the knowledge that helps turn a simple conversation into an achievable plan focusing on what matters most to you. You can benefit from the expertise we can provide to help you weigh the decisions and optimize the strategies most effective in achieving your goals. No matter where you are in your journey, we can help.

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