A comprehensive approach to wealth planning

We help you visualize your complete financial life

RBC Wealth Management

Live empowered

Investment planning

- Review of portfolio
- Asset allocation
- Time horizon planning
- Withdrawal strategies
- Account aggregation
- Review of outside accounts such as 401(k), etc.
- Risk analysis
- Stock concentration

Retirement planning

- Retirement goal setting
- Social Security review
- Cash flow analysis
- IRA contributions and Roth conversions
- Review of employer-sponsored plans
- Annuities and pensions
- RMDs and withdrawal strategies
- Self-employed plans

Insurance planning

- Review of existing policies
- Life insurance needs analysis
- Long-term care insurance analysis
- Disability insurance analysis
- Health insurance review
- Homeowner's or renter's insurance review
- Liability coverage
- Health Savings Accounts

Cash flow and budget planning

- Review of income sources
- Setting goals
- Expenses and budgeting
- Debt management
- Review of one-time expenses
- Planned large expenses
- Emergency funding
- Dollar cost averaging
- Mortgage review

Estate planning services

- Wills
- Power of attorney
- Living will
- Health care proxy
- Trusts
- Irrevocable life insurance trusts
- Estate taxes
- Guardians for minor children
- Family Inventory Workbook

Legacy planning

- Gifting
- College planning
- Caring for elderly
- 529 college savings plans
- Roth IRAs for children
- UGMA/UTMA
- Establishing trusts
- Successor trustee

Tax considerations

- Tax-sensitive investing
- Review of cost-basis
- Review realized gains
- Carry forward losses
- Tax-loss harvesting
- Potential Roth conversions
- Health Savings and Flexible Spending Accounts
- Tax returns review

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