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

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

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

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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