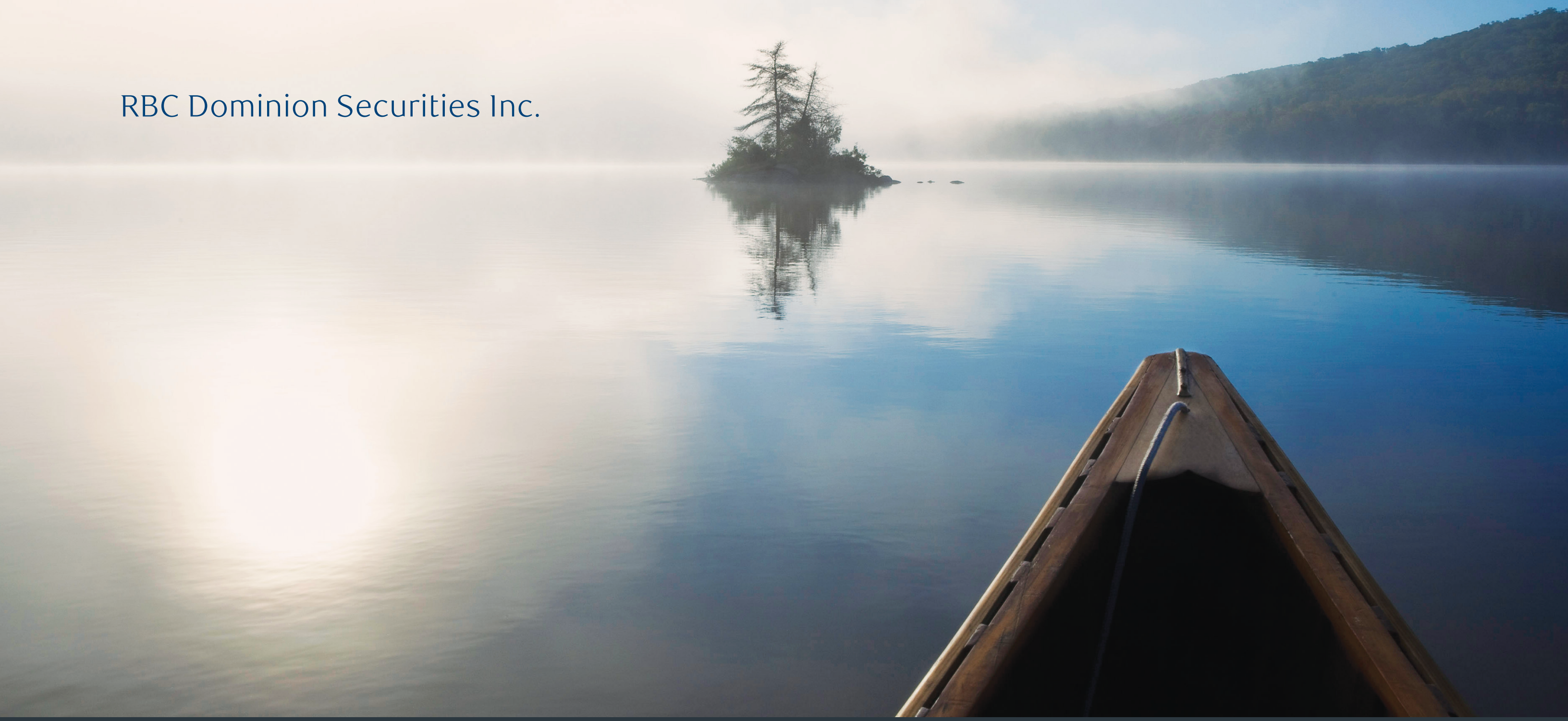
RBC Dominion Securities Inc.



The Greg Upson Wealth Management Team of RBC Dominion Securities

Professional wealth management

Wealth Management
Dominion Securities

Wealth management solutions designed for you

As you progress toward achieving your goals in life, you may discover your financial situation becoming increasingly complex. When you reach this stage in life, and require professional assistance, the Greg Upson Wealth Management Team of RBC Dominion Securities can help.

Recognized as a leading investment advisory team in Vancouver, we provide an all-encompassing range of wealth management services designed to unique client specifications.

Our five-step process

To provide wealth management, we follow a disciplined five-step process to keep you on-track to achieving your goals. A disciplined process keeps us all focused on what's important – helping you live life the way you want.

1. **Introduction** – We will introduce you to the wealth management services we provide, not just during our first meeting, but on an ongoing basis as your needs evolve and new services become available.

2. **Discovery** – Together, we will gain a deeper understanding of your individual needs, goals and circumstances to help you clarify your financial objectives. This includes gathering together all your important financial information.

3. **Strategy** – Next, we analyze your financial and personal information to match your objectives with smart, effective strategies.

4. **Solutions** – We develop thoughtful and creative solutions tailored to your objectives, drawing from a wide selection of world-class products and services – both innovative and time-tested.

5. **Service** – We regularly review your situation to ensure your financial objectives are being met in light of your changing needs.

Who we can help

Our services are designed for individuals, families, businesses and other organizations that require professional assistance managing their wealth. This includes:

- **Successful executives** looking to enhance the growth of their wealth
- **Professionals** requiring assistance with their personal assets and a trusted partner with shared clients
- **Business owners** who need help managing their personal and business assets
- **Pre-retirees** who want to make the most of their savings as they approach retirement
- **Retirees** requiring innovative strategies to maximize their after-tax retirement income, while protecting their financial security
- **Well-established families** seeking professional guidance transferring wealth to the next generation in a tax-efficient manner

Guiding you through each stage of your life

Wealth management is an ongoing process to help guide you – and your family – through each stage of your life.

Accumulating wealth – growing assets: Together you and Greg develop strategies to achieve your financial objectives, including planning for retirement, funding an education or preparing for a major purchase.

Converting wealth – creating an income stream: Greg puts strategies in place to help you maximize your after-tax retirement income. He will help you determine which types of income-producing investments are most appropriate for you.

Protecting wealth – managing risk: To help protect your financial well-being, Greg will implement proven strategies to reduce risk. His goal is to provide you with peace of mind, help maintain your independence and preserve family harmony or current lifestyle.

Transferring wealth – creating a legacy: Working together with your other professional advisors, Greg will help create your legacy for family and charity, while addressing tax obligations and debts.

Coordinating your affairs to simplify your financial life

We understand that above-average wealth presents complex opportunities and challenges. As your advisory team, we offer access to comprehensive wealth management solutions, which complement our investment advice. This includes services from the industry-leading RBC Wealth Management Services team, as well as RBC Royal Bank partners.

What does a comprehensive wealth management strategy include?

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

Financial planning

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

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

Retirement planning

- Maximize retirement savings and income
- Coordinate transition into retirement
- 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

Putting you first with a team approach

Greg Upson, FCSI

Senior Investment & Wealth Advisor

Greg offers a wealth of experience as your wealth management professional. He studied economics at Simon Fraser University prior to joining the firm as an Investment Advisor in 1993 and becoming a Vice-President in 2002. Greg is an articulate and approachable investment professional whose experience and knowledge are invaluable assets to his clients as the worlds of economics and investing come together. A firm believer in ongoing education, Greg has achieved the prestigious designation of Fellow of the Canadian Securities Institute (FCSI). His accomplishments have been recognized through membership in the firm's President's Club and the exclusive Executive Council. Greg is married to Polly and has two sons.

Alex McPhee, BA

Associate Advisor

Alex has over 10 years of investments industry experience, and has been with the Greg Upson Wealth Management team since 2017. He is a graduate from the University of Victoria, where he obtained a Bachelor of Arts degree, with a focus in commerce. Alex has completed the Canadian Securities Course and the Wealth Management Essentials course. As Associate Advisor, he works closely with Greg to manage your portfolios and provide financial and estate planning services. Alex is key to our continued level of exceptional client service.

Avinash Haswani

Associate

Avinash joined our team in the summer of 2022. He graduated from the University of British Columbia with a Bachelor of Science degree in Biochemistry. Prior to joining RBC Dominion, Avinash gained valuable experience working in accounting and equity research. He has completed the Canadian Securities Course and is currently pursuing the CFA designation. In his role as Associate, Avinash uses his organizational skills and commitment to client service to take care of all our client account administration needs, including addressing your statement, tax and cheque inquiries, and completing fund transfers.

Greg's extended wealth management services team

In addition to investing and money management, we offer assistance with financial planning, Wills and estates and insurance strategies.

Yat-Sze Lo, B.Comm., CPA, CA | Financial Planning Specialist
RBC Wealth Management

Coming from one of the major global accounting firms, Yat-Sze brings a broad range of experience to her role as a Financial Planning Specialist. In her previous role as a senior tax manager, she spent many years working with private companies, high-net-worth individuals, trusts, and partnerships. Her work included tax minimization through appropriate tax planning (corporate and personal, including estate planning) and corporate restructuring. Yat-Sze is a Chartered Professional Accountant (CPA, CA). She completed her Bachelor of Commerce at the University of British Columbia and has completed all three levels of the Canadian Institute of Chartered Accountants' In-Depth Tax Course. She has also completed the Advanced Tax Course for Owner-Managed Businesses. As a Financial Planning Specialist, Yat-Sze's role is to work with and support your advisor in preparing and presenting your Compass Financial Plan and to identify and assess any related financial and tax planning concerns you might have.

Melissa Nagelbach | Will & Estate Consultant
RBC Wealth Management Services

Melissa works with clients to provide information on structuring their estates in an efficient and tax-effective manner. She obtained her Bachelor of Arts degree from Simon Fraser University in 1999 and earned her Bachelor of Laws degree from the University of Victoria in 2007. She was called to the Bar in British Columbia in 2008. In previous roles, Melissa practised law in Vancouver and specialized in estate planning and estate administration as well as small business corporate and commercial matters. Melissa assisted clients with a range of estate planning matters including drafting Wills and powers of attorney.

Sean Murray | Estate Planning Specialist
RBC Wealth Management

A highly qualified professional, Sean works with our team to help you create and preserve your wealth. Together, we follow a comprehensive process to assess your needs and, if appropriate, recommend tax-exempt insurance products that will help you achieve your wealth management objectives.

Professional network

We also offer access to our network of professionals such as lawyers and accountants to help ensure that the various issues related to the management of your wealth are properly addressed. If you have existing relationships with professionals in these areas, we would be pleased to work together with them to coordinate our efforts.

The resources of Canada's leading wealth management firm

RBC Dominion Securities has been helping investors achieve their goals since 1901. Today, the firm is Canada's leading provider of wealth management services,[1] trusted by more than 420,000 clients worldwide.

Whether you are looking to build your financial future, protect what you have already built or create a lasting legacy for your family, we have the expertise and resources you need.

As a member of RBC, Canada's largest financial institution, The Greg Upson Wealth Management Team of RBC Dominion Securities also offers access to a complete range of financial services.

[1]Strategic Insight's Retail Brokerage and Distribution Report—Canada (Fall 2018). 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.

Take the next step – contact Greg today
for a complimentary consultation.

Greg Upson, FCSI
Senior Investment & Wealth Advisor
604-257-7387
greg.upson@rbc.com

Alex McPhee, BA
Associate Advisor
604-257-7332
alex.mcphee@rbc.com

Avinash Haswani
Associate
604-257-7653
avinash.haswani@rbc.com

RBC Dominion Securities
745 Thurlow St. | 20th Floor
Vancouver, B.C. V6E 0C5
Fax: 604-257-7391

www.gregupson.com

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