

Plan for your financial future with an RBC WealthPlan analysis



Are you on track to achieve your goals? Have you taken the time to prioritize your goals and identify what you can do to maximize your resources? Do you need help bringing your goals to life?

An analysis using RBC WealthPlan can help you answer these questions

If you are the type of person who likes to know where he or she is going in life, this analysis is an effective way to plan for your financial future. It helps you and your financial advisor understand your current financial situation, identify your life goals and determine what steps you can take to meet them. Plus, it offers you the ability to weigh certain decisions and determine what is best for you and your family. With RBC WealthPlan, you and your financial advisor can create a personal analysis based on your vision for retirement.




Start with your expectations and concerns


When you think about retirement, what do you most look forward to? What is your personal vision of retirement? It might be an active lifestyle, travel, or time with friends and family. Whatever your expectations of retirement, you likely have concerns for the future. When you think about retirement, what worries or concerns you? For many, running out of money, health care costs and suffering investment losses are top concerns.


Whatever you identify as expectations and concerns, be they shared or individual, RBC WealthPlan can easily include them in your personal plan.

Expectations sample





Active Lifestyle







Opportunity to Help Others






Time to Travel











Time with Friends & Family



Concerns sample

	Your Concerns	How your plan can Help
	➔ Level of concern: High	
	Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long Term Care Insurance.
	Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.
	➔ Level of concern: Medium	
	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
	Getting Alzheimer's (or other illness)	We'll consider Long-Term Care insurance & discuss Medical Directives & Power of Attorney.
	Parents needing care	We'll include a Goal for the cost of care for your parents.
	➔ Level of concern: Low	
	Kids mismanaging money	We'll discuss options that can help young adults learn good money habits and provide protection for assets.

Non-deposit investment products: • Not FDIC insured • Not bank guaranteed • May lose value

Consider your goals

Your goals are deeply personal to you both in what they are and in how important each is. You may have some on your mind right now, or you may need help prioritizing all the things you would like to do. RBC WealthPlan incorporates a conversational approach to identifying your goals and assigning an importance based on needs, wants and wishes.

How prepared are you for retirement?






More than likely, the primary reason you save and invest is to finance your retirement. But before you can determine your retirement preparedness, you will need answers to these three questions:

1. How much money will I need?
2. Where will it come from?
3. How long will it last?

Don't worry if you don't know the answers yet; your RBC Wealth Management financial advisor and RBC WealthPlan can help. The answers to these questions may change over time and will be dependent on the following factors:

- Retirement income sources
- Current and future health status
- Loss tolerance
- Willingness to save
- Desired legacy

As life and your expectations change, we can easily update your RBC WealthPlan to ensure you remain prepared for what comes next.

John & Jane's Goals		Timeline	Hide Detail
Needs			
	Retirement - Basic Living Expense		
	John (2026)	65	
	Jane (2026)	65	
	Both Retired (2026-2052)		\$108,670
	Provide Care		✘
	When both are retired		\$50,000
	Recurring every year until end of plan		
Wants			
	Travel		✘
	When both are retired		\$5,000
	Recurring every year for a total of 10 times		
	New Home		✘
	In 2028		\$300,000
Wishes			
	Major Purchase		✘
	When both are retired		\$100,000

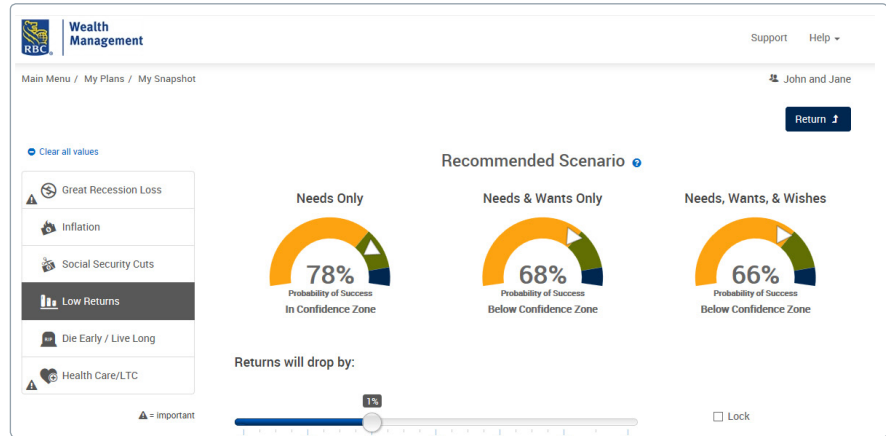
RBC WealthPlan, an interactive experience

- RBC WealthPlan allows you to take charge of your plan by utilizing the What Are You Afraid Of? tool. The tool focuses on plan variables that you cannot control. It allows you to see the impact of market or Social Security changes, inflation, plan returns, long-term care needs and other unexpected costs. Concerns identified through this feature are highlighted in RBC WealthPlan, reminding you to address them.
- RBC WealthPlan also allows you to take charge of your plan by utilizing the Play Zone®, a tool that allows you to modify the things you can control — for example, if you retire earlier or later than you have currently planned, trade-offs that may be needed for one of the wants or wishes, and the importance of maximizing contributions in your later working years. Play Zone® allows you to see what is possible in retirement given the resources that you have.

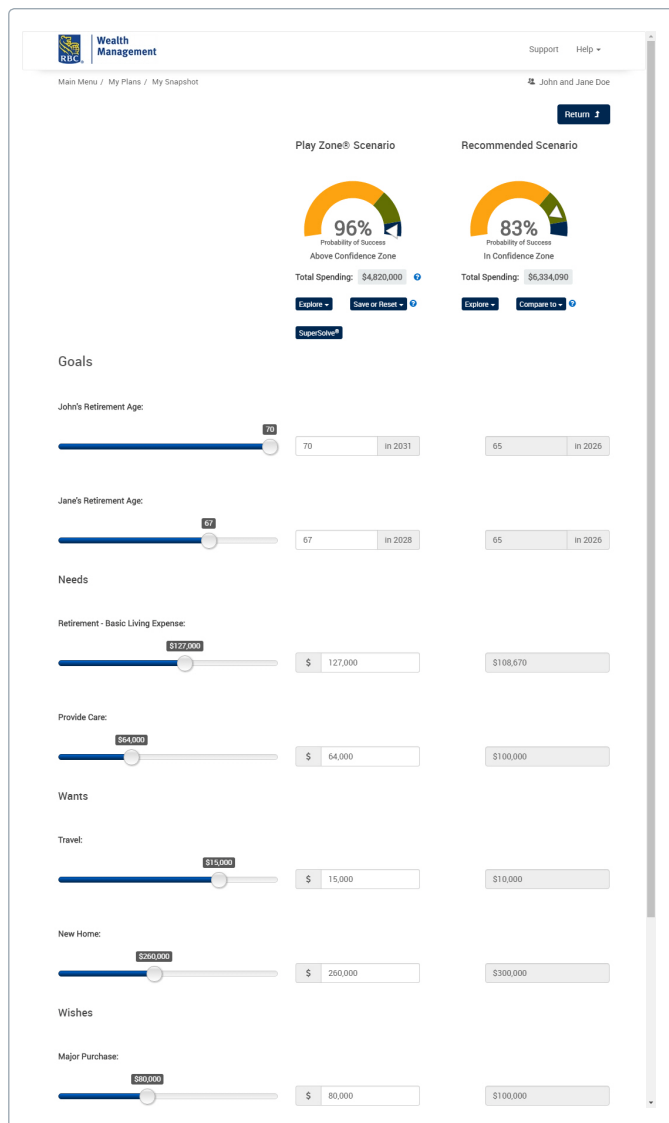
Start planning for your financial future today

An RBC WealthPlan analysis gives you and your financial advisor a wealth of information about your present and future financial possibilities. From there, your RBC Wealth Management financial advisor suggests strategies to help you produce the outcomes you want. Call your financial advisor today to schedule an appointment.

What Are You Afraid Of? tool example



Play Zone® example



RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

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