RBC Wealth Management

The Sharp Wealth Management Team

Michael began his career in the investment industry in 1993 after graduating from Memorial University with a Bachelor of Commerce degree. Recognizing his passion for the financial industry, Michael pursued and received the Chartered Financial Analyst (CFA) designation in 1998 - one of the most prestigious designations in the world of finance.

Prior to joining RBC Dominion Securities, Michael worked for Midland Walwyn, Merrill Lynch, and CIBC Wood Gundy (a result of industry consolidation). While employed with Merrill Lynch, Michael was given the opportunity to spend some time at their training centre in Princeton, New Jersey, where he was educated on the use of investment strategies for high - net - worth investors.

Fortunate to have lived and worked in such countries as Scotland, England, the Philippines, Singapore and Czech Republic, he possesses a unique perspective about the importance of investing internationally that shapes the portfolios he builds for clients.

Michael's education and sophisticated financial experience compliment his skill in wealth preservation and growth for CEO's, business owners, professionals and affluent Canadian families. Michael understands that wealth requires professional attention as it plays an important role in our society. Most importantly, it requires professional attention that acknowledges all your goals in life - not just financial goals.

Michael is married with two children. Outside of the office, he enjoys cycling, spending time with his family and travelling when he can.

The Sharp Wealth Management Team

Wealth management services designed for you

- It is our goal to provide business owners a partnership that provides the expertise, services, and execution expected from a team entrusted by some of Canada's elite families and businesses and Canada's leading bank; RBC.
- Whether it be an input of capital to grow your business, risk management to protect your business or portfolio management to preserve the assets outside of your business, RBC has the resources and capabilities to advise on and execute your plan.

Our Wealth Management Approach

RBC Wealth Management

Our Wealth Management Approach

- Essentially, we use a holistic approach to help professionals, families and businesses preserve, build, and steward their wealth across generations. Our approach entails working with clients through a discovery process to determine the challenges they have in each of the 4 key components of wealth and to understand the priority they place on the 4 areas:

  - ✓ **Financial Capital** – which encompasses Investments, Banking, Credit, Trust & Estate Planning, Custody and Insurance
  - ✓ **Business Capital** – which can encompass Succession Planning (family members or external management), Strategic Development and Board Governance
  - ✓ **Human Capital** – which involves Family Governance, Stewardship, Intergenerational Transition and Next Generation Education
  - ✓ **Social Capital** – which involves Strategic Philanthropy and Foundations

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Our Wealth Management Approach

Helping you achieve your goals

- A comprehensive approach to helping you achieve your goals in life – both personal and financial.
- Every step of the way, you are guided by a professional wealth manager – your Investment Advisor.
- The approach extends beyond investment advice and money management, helping you protect your lifestyle, manage your nest egg, plan your retirement and create your legacy.

Guiding you through each stage of your life

- Accumulating wealth – growing assets
- Protecting wealth – maintaining assets
- Converting wealth – creating an income stream
- Transferring wealth – creating a legacy

Five key steps

1. Introduction – determining if wealth management is right for you
2. Discovery – understanding your needs, goals and objectives
3. Strategy – matching your objectives with smart, time-tested strategies
4. Solutions – tailoring thoughtful and creative solutions to your objectives
5. Service – reviewing your situation regularly

Professional Wealth Management Since 1901

RBC Dominion Securities

Wealth management approach. *RBC Dominion Securities Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. *Member CIPF. Insurance products are offered through RBC DS Financial Services Inc., a subsidiary of RBC Dominion Securities Inc. When providing life insurance products in all provinces except Quebec, Investment Advisors are acting as Insurance Representatives of RBC DS Financial Services Inc. In Quebec, Investment Advisors are acting as Financial Security Advisors of RBC DS Financial Services Inc. RBC DS Financial Services Inc. is licensed as a financial services firm in the province of Quebec. ®Registered trademark of Royal Bank of Canada. Used under licence. RBC Dominion Securities is a registered trademark of Royal Bank of Canada. Used under licence. ©Copyright 2009. All rights reserved.

Wealth management services

Addressing all your financial concerns

- In addition to investment advice and money management, we can assist with a wide range of wealth management needs.
- This includes:
  - *Financial planning* to clarify your financial situation and goals
  - *Will & estate consultation* to help you maximize your legacy
  - *Insurance consultation* to identify opportunities to protect or enhance your wealth
- We will assess your needs to determine which of these complimentary consultations are appropriate for you.

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Financial planning

- We offer financial plans designed for your individual needs, whether you're still working or already retired, whether you're single or married, or whether your financial situation is less or more complex.
- Your financial plan will help you address a wide range of financial concerns, including:
  - Cash management
  - Debt management
  - Tax planning
  - Investment planning
  - Retirement planning
  - Risk management
  - Estate planning
- You will receive a personalized report containing specific recommendations on the actions you need to take to achieve your financial goals.

Professional Wealth Management Since 1901

RBC Wealth Management
Dominion Securities

Guiding you through each life stage

Guided portfolios

Disciplined portfolio management

- A highly disciplined approach to investing that helps remove the guesswork and emotion from investing.
- Provides diversification across all sectors of the economy, including Interest Sensitive, Consumer, Industrial and Resources, which are balanced according to our current macro-economic outlook.
- Ensures your portfolio always holds stocks scoring well in our three research disciplines – fundamental, technical and quantitative.
- Six Guided Portfolios to choose from: Canadian, U.S., Equity Income, North American Domestic, North American Foreign, and Cross-Border 40 Position Portfolio.

10 Key Decisions for Business Owners

The Business Owner's Guide to Wealth Management

- Business Owners face unique concerns when it comes to managing their financial assets.
- Personal and business assets are closely intertwined – it is often impossible to consider one without considering the other.
- There are different considerations at each stage of a business life cycle – from start-up to wind-up.
- Many of these considerations are addressed by the following 10 "key decisions":

1. What is the best structure for your business?
2. How can you reduce taxes?
3. What should you do with surplus cash?
4. How can you build employee loyalty?
5. How will you reduce your risk?
6. What can you do to deal with the unexpected?
7. Do you intend to retire from your business?
8. Will you sell your business?
9. How can you keep your business in the family?
10. What will you do once you're retired?

Contact information

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