

RBC Dominion Securities Inc.



Flemming Private Wealth of RBC Dominion Securities

Your professional wealth management team



Wealth Management
Dominion Securities

Products don't make money,
productive businesses do.
Invest accordingly.



Introduction

At RBC Dominion Securities, we have provided professional wealth management to families, businesses and organizations since 1901. Today, as Canada's leading provider of wealth management, we guide over 420,000 clients like you based on one simple idea: to help you focus on what's most important to you. Whether that's building a solid future for your family, living your retirement lifestyle or creating a lasting legacy for future generations, we're here to help.

Located on Bay Street in the heart of Canada's financial capital, Flemming Private Wealth is committed to improving the financial lives of investors who need more than just investment advice. We have differentiated ourselves as a dedicated group of professionals known for providing clear, accurate and actionable advice to investors who see financial success, in all areas of life, as non-negotiable.



Your professional wealth management team



Nicholas A. Flemming, CFA, CFP, M.Sc, FMA
Senior Portfolio Manager & Wealth Advisor

As a Senior Portfolio Manager with RBC Dominion Securities and head of Flemming Private Wealth, Nicholas splits his time between formulating investment decisions and working with clients to help design and manage their overall strategic wealth plan.

A graduate of the University of Notre Dame in Indiana and St. Mary's University in Halifax, Nicholas holds a Master of Financial Science and Accountancy, and Bachelor of Commerce with a major in finance and minor in geography. Nicholas is also a Chartered Financial Analyst (CFA®) charter holder and a Certified Public Accountant (CPA®, Illinois).

Nicholas draws on over 20 years of experience when advising financially successful clients on topics such as tax minimization, financial planning and productive investment, and is known throughout the industry for being easy to talk to and extremely knowledgeable when it comes to complex topics surrounding wealth accumulation, preservation and transfer.

Outside of the office, Nicholas enjoys traveling, running, skiing, soccer and boating on the Great Lakes.



Andrew Travis, CFP
Associate Wealth Advisor & Financial Planner

Andrew works to help individuals, families and business owners who are committed to growing their net worth overcome financial and tax complexity, live beyond comfortably and create meaningful legacies with actionable, trustworthy strategies.

A 15-year veteran of financial services, Andrew started his career with RBC Dominion Securities in 2009 and worked for two of the top firms in global asset management before joining Flemming Private Wealth in 2018. Andrew earned a B.A. from Wilfrid Laurier University and holds the Certified Financial Planner (CFP) designation as well as a Certificate in Advanced Financial Advice as part of his quest to bring the most relevant skills and knowledge to his clients.

Currently residing in Burlington, Andrew loves being outdoors and going for hikes with his wife, two young children and two dogs. He loves to read and listen to podcasts and has a passion for fitness, golf and understanding the human side of money.

Andrew loves meeting new people and would love to hear your story.



Aziz Aboulela, CFA, CIM
Associate Advisor

As an Associate Advisor with RBC Dominion Securities, Aziz provides access to a comprehensive range of services to help you build and protect your wealth. A graduate of the DeGroote School of Business at McMaster University, Aziz holds a Bachelor of Commerce with a major in finance and minor in economics. Aziz is a Chartered Financial Analyst (CFA) charter holder and holds the Chartered Investment Manager (CIM) designation.

Aziz draws on his expert knowledge and over ten years of experience – including his previous role as an Investment Specialist at another major Canadian financial institution – to develop all-encompassing wealth management strategies for clients. Aziz's breadth of experience, expertise and credentials help ensure sound advice, expert execution and peace of mind for clients who need solutions for broad and complex wealth management needs.

Outside of the office, Aziz enjoys staying active, often playing soccer and basketball.



Shaneeza Travassos
Administrative Assistance

Shaneeza has spent 8 years with RBC. Having started as receptionist, she moved upward through the organization, finally settling down with Flemming Private wealth.

Shaneeza was initially attracted to the financial industry to broaden her customer service skills and to learn what the fast-paced industry had to offer. Today, she continues to draw satisfaction from providing clients with the best service, peace of mind and quick turnaround time.

In her role as Administrative Assistant, Shaneeza's primary function is to make all administrative work as seamless as possible. She is responsible for account opening and assists with many ongoing projects. Clients appreciate that she will always find them the best option for what they are looking for, and that she takes the time to walk them through documentation, so they know exactly what they are signing.

Recently becoming a mother, Shaneeza takes a great deal of pride in providing a genuine level of care to clients. Outside of work, she spends a lot of time exploring the GTA going to festivals, concerts, and fundraising events.

Who we can help

We help many individuals, families, and entities, but specialize in working with technically-minded professionals such as engineers, accountants and executives who often have complicated pay packages, unique employment arrangements and pay high amounts of taxes.

Our clients tend to have portfolios above \$2 million or are very serious about building wealth. They are normally referred to our team when they've outgrown their current advisory channel and need more sophisticated capabilities from their advisor.

Our clients are generally looking for:

- A long-term partnership with a fiduciary
- Custom, independent advice and guidance
- A seamless professional experience where tax, legal, and investment professionals work under one roof
- Procedural trust - Advisors who do what they say and say what they do
- Value for cost
- Proactive communication and quick, personal response times
- Access to, and expertise in, all global securities markets
- Transparency
- Reporting that directly relates to personal goals



About us

In the ubiquitous world of financial services, it's difficult to stand out.

At Flemming Private Wealth, we believe our strong investment philosophy and value statement differentiate us from the rest.

Our philosophy:

We believe in building transparent and traditional investment portfolios that are low cost and simple to understand. The portfolios we construct prioritize liquidity while tending to hold profitable, recognizable, world-class businesses in a diversified (but not too diversified) fashion. In short, products don't make money, businesses do. Invest accordingly.

Our value statement:

Always do the right thing. Period.



Understanding your needs

Prior to accepting a new mandate, we perform a detailed analysis of your current financial situation to determine whether our style and philosophy will add value. By reserving our services for those who we can truly help, we are able to offer a personal and independent service, with advice that our clients can rely on.

Regardless of your situation, we will review your specific circumstances in depth before making any recommendations. We have a duty to understand your investment needs and goals, and to work with you to set out long-term investment objectives. We will help define your tolerance and capacity for risk and develop realistic investment expectations commensurate with your comfort level.

In recommending a wealth management strategy, we consider various factors, including:

- Return objectives and risk tolerance
- Investment time horizon
- Current and future need for liquidity
- Current lifestyle requirements
- Tax situation
- Unique needs and circumstances
- Country of residence

Wealth management services

Your investment portfolio is just one key part of your overall wealth management plan. To help you meet your various goals, we take a comprehensive approach that extends beyond investing to encompass lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation, drawing on the expert support of the RBC Wealth Management Services team.

Financial planning

We can provide a core financial plan suitable for most situations or, for more complex situations, an in-depth financial plan that leaves no stone unturned.

Will and estate consultation

For complex or high-value estates, a professional Will & Estate Consultant provides information on tax-efficient estate structuring. Following the consultation, a report outlining various estate-planning opportunities will be provided to explore in further detail, and potentially implement, with legal counsel.

Insurance assessment

A highly qualified Estate Planning Specialist assesses the need and suitability of tax-exempt insurance products to help create and enhance wealth, both today and in the future.

Strategic tax-minimization review

Working with our in-house tax specialists, we can review the effectiveness of particular investment strategies that may minimize or mitigate taxes.

Business owner planning

Our business owner specialists can develop an all-encompassing plan focused on a business owner's personal and corporate planning objectives. Strategies related to business risk, transition, succession, retirement, and tax are identified and evaluated to address planning needs.

High-net-worth planning

A high-net-worth planning specialist is available to discuss the specific concerns and opportunities that arise when dealing with above-average financial assets.

Costs and fees

At Flemming Private Wealth, investors are typically quoted an “all-in” annual fee for service that is based on the size and complexity of the mandate. Our fee provides access to all services and professionals under one roof with 1% of assets under management being quite common. Of course, this rate can vary depending on the unique attributes of the mandate and the specific needs of the family. Please talk to us about your own situation to get a better idea of what rate makes the most sense for you.



**Flemming Private Wealth
of RBC Dominion Securities**

Nicholas Flemming,
CFA, CPA, M.Sc, FMA
Senior Portfolio Manager
& Wealth Advisor
416-842-2964
nicholas.flemming@rbc.com

Andrew Travis, CFP
Associate Wealth Advisor
& Financial Planner
416-842-5853
andrew.travis@rbc.com

Aziz Aboulela, CFA, CIM
Associate Advisor
416-842-5504
aziz.aboulela@rbc.com

Shaneeza Travassos
Administrative Assistance
416-842-7936
shaneeza.travassos@rbc.com

RBC Dominion Securities
200 Bay Street, Suite 3900
Toronto, ON M5J 2J2

www.flemmingprivatewealth.com



**Wealth Management
Dominion Securities**