

# Upson Wealth Management Team of RBC Dominion Securities



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## Upson’s Update – Spring 2026

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## Your “A-Team”

*In an ever-increasingly complex and challenging world, successful individuals like you and families like yours need the right team of experts to support their financial journey. Led by me, your Investment Advisor, your team should have the skills and expertise, along with the right mix of experience, to deliver the advice and solutions you need to achieve the things that matter to you. Welcome to your RBC Dominion Securities “A-Team”!*

### It takes “a” ... “team”

Anyone who grew up in and/or watched North American TV during the 1980s is likely to have seen or been aware of a popular action series called “The A-Team”. The show worked because it brought together a team of individuals who each had unique skills and capabilities, and who in turn used those abilities to solve problems and achieve their clients’ goals in often ingenious ways.

### Team leader: Greg Upson, Your Investment Advisor

The A-Team was led by Lt. Col. John “Hannibal” Smith, a smart, savvy team leader who always seemed to have the right plan for any challenge. He also had an uncanny



ability to know what expertise and capabilities to draw on from each of his team members to achieve the mission and get the job done.

At RBC Dominion Securities (RBC DS), Greg is your A-Team leader, the anchor of your relationship with RBC DS, who works in your best interests to ensure that you have a wealth plan and the right portfolio to help you and your family achieve your goals. I am your key point of contact, I utilize my capabilities,

expertise, and knowledge to help guide you to long-term financial success. My financial and investment planning accreditations demonstrate my planning and portfolio management knowledge and expertise, which I leverage to deliver tailored advice and solutions for you.

### **Your “A-Team”: RBC Family Office Services**

I work to ensure you have a personalized wealth plan to help you in achieving your goals through all stages of your life. Your wealth plan will evolve and change over time as your life and needs evolve and change too.

Along their financial journey, accomplished individuals and wealth builders like you may encounter unique circumstances and opportunities that require specific and specialized planning. This is where the RBC Family Office Services (RBC FOS) team comes into play. Working alongside me, think of them as your “A-Team.” When and where it makes sense for your situation, I can bring the team in to meet with you, understand your goals and needs, and provide guidance and planning options that fit with your life and your objectives. The RBC Family Office team specializes in a range of focus areas, including:

#### **Financial planning**

Specialists in the team can help you develop a comprehensive financial plan to achieve your goals and map out personalized projections to assist you with financial decision making in your life.

#### **Tax planning**

Taking the time to understand your overall situation, the team can recommend strategies to help you reduce your family’s tax burden, which may include approaches such

as family trusts, holding companies and insurance.

#### **Will and estate planning**

Reviewing your current Will and understanding your family situation and estate goals, the team helps you plan for tomorrow, today. They can provide Will and estate planning recommendations that align with your wishes, whether it’s protecting your estate, effectively transferring wealth or leaving a lasting legacy.

#### **Business succession planning**

Specialists within the team can determine strategies to help you effectively transition from your business in a tax-effective manner. They can also help to ensure all aspects of your succession plans are in place, providing recommendations if any elements are missing.

#### **Retirement planning**

The team can help you determine strategies and techniques to meet your retirement income goals, including options that focus on your after-tax retirement income.

#### **Charitable giving**

The RBC Family Office Services team will learn about your charitable goals and can help you determine which charitable giving strategies are most suitable for your intentions and that fit with your overall plans. They can provide support in developing a structured approach to your giving, during your lifetime or as part of wealth transfer and estate planning.

#### **Insurance**

The team can assist you in analyzing the need for insurance to provide for your loved ones in the event of a disability, illness or death, while also recommending insurance solutions to help minimize tax, maximize your estate, increase retirement income,

or create a legacy.

#### **And more...**

Working with you and myself, the team can also provide personalized guidance and integrated planning in other areas, including education savings, financial education, U.S. tax and estate considerations, holding companies, and business owner planning.

Along with the RBC FOS team, as a client you can access and benefit from the skills of our: RBC Private Banking team to ensure you have all the bases covered with your banking and borrowing needs; RBC Royal Trust experts who can help individuals, families and businesses with valuable estate, trust and incapacity services; asset management teams of RBC Wealth Management to help grow your wealth; and, national and international banking colleagues within RBC Royal Bank to access local and/or global business opportunities.

#### **Ready when and how you need us**

At RBC DS, you and I work together to make sure that your plan meets your unique needs in the smartest, most efficient, and cost-effective way possible. Leveraging your “A-Team” can help ensure you do, smoothing the path of your financial journey.

If you have any questions, talk to me about what’s important to you and any of the unique challenges that you may need to overcome - and let me and our team of experts help you to achieve your wealth building mission.

*- Greg Upson*

# The power of planning: Three steps to ensure you achieve your financial investment resolutions

Building a house without a blueprint; facing off against the opposing team in sports without a strategy; trying to reach a destination without a map. What do these things have in common? There's no plan, and without a plan, it's hard to succeed at what you are trying to achieve. Here are three steps you can take to help you achieve your life resolutions.

## Step One: Charting your way to success

There's an old saying: "Failing to plan is planning to fail." And having a plan is crucial when it comes to investing. With the proper strategy in place, you're more likely to save regularly, build your wealth, and achieve your investment goals over time. As your investment advisor, I will work with you to ensure you have a plan that reflects your unique circumstances and needs. And, that your plan is up to date and relevant to your circumstances and market conditions.

## Step Two: Turning your dreams into reality – the importance of establishing your goals

There is another old saying that states that a goal without a plan is just a wish. So, taking the time to ensure you have a plan that supports the attainment of your goals is time well spent. Reflecting on what's important to you and your family, what you want to accomplish or achieve, including short- and long-term goals, is an investment into your future and your financial success.

Goal setting is the first step to building your plan because it provides structure into which you can add your efforts. When it comes

to investment planning, goals play an important part in determining your time horizon (in the investment world, this means how long you have to invest and grow your money), and the level of risk you need to or can take (establishing the appropriate mix of assets in your portfolio), while also helping to keep you focused on the plan and avoiding common investor pitfalls (i.e., reacting to short-term gyrations or volatility in the market).

## Step Three: Putting your ideas into action

After establishing your goals and building the right plan – customized and personalized just for you in partnership with me and my team – the next step is putting your plan into action. We can help keep your plan on track by following the fundamentals of successful investing:

**Invest early:** Time is one the most powerful allies or elements of your investment plan. Investing early affords you the ability to stay invested through difficult down periods in markets, knowing you

have years or even decades to recover and benefit from periodic and historically normal market volatility.

**Invest regularly:** A regular investment plan allows you to choose when and how often you make contributions to ensure that investing remains a priority throughout the year. And, investing regularly through a Regular Investment Plan (RIP) means never having to think about the "when" and the "what" – contributions are set-up to come out of your bank account so you adapt your cash flow to accommodate, and never have to ask yourself what you should do.

**Invest enough:** When you know what you are trying to achieve, and have a plan to achieve it, you and I can assess how much you need to save and grow your savings to reach your goals within your desired timeframe. This also allows for a calibrated and thoughtful approach to saving, freeing you to allocate your hard-earned dollars in the smartest and most effective ways towards other financial goals, like debt repayment.



**Diversify:** This means managing the risk and return potential of your portfolio by investing across a variety of asset classes, sectors, companies, and geographic regions, instead of focusing on a few, and missing important opportunities, risk management and growth opportunities. It also means having the appropriate assets to meet your lifestyle goals and needs, like creating enough cashflow from your portfolio to meet your spending needs.

**Get (good) advice:** As your investment advisor, I work in your best interests. I provide you with impartial, transparent and clear recommendations for your investment portfolio by helping you identify your objectives, risk tolerance and time horizon, along with any other unique and important priorities. From there, I can build your portfolio with these factors in mind, designed to help ensure you achieve your goals in the most effective and efficient way for your specific situation.

### Resolve to get on – or stay on – track

With Spring upon us, now is an

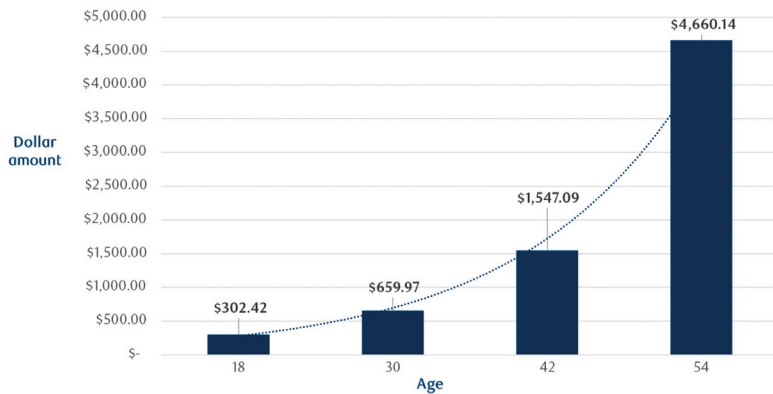
#### Contact us

We are committed to providing you with the highest quality of service. If you have any questions, if there is anything we may assist you with, or if you would like to speak in greater detail about anything, please let us know.

Cherry's Corner: For all administrative inquiries about your portfolio, including fund transfers, account setup or changes to your Wealth Management online viewing, general account administration questions, or any forms requiring signatures or updates, please contact Cherry Win either by phone at 604-257-7653 or email at [cherry.win@rbc.com](mailto:cherry.win@rbc.com).

### Monthly savings required to accumulate \$1 million by age 65

The earlier you start, the less monthly savings you need



Note: Illustration assumes a 6% compounded and annualized rate of return. The rate of return is used only to illustrate the effects of the compound growth, and is not intended to reflect future values of any actual investment. Source: RBC Dominion Securities.

excellent time to check in with me.

You should also plan to do so when important things happen in your life, like a new job, getting married, divorced or having children. This helps ensure that:

- Your plan is updated to reflect any changes to your goals
- Your existing investment holdings are reviewed and you get updates on how they are performing

- You are on track to reach your goals, and if not, work with me to get them back on track
- You monitor and adjust your portfolio needs

*Resolving to establish or review your portfolio and your investment plan is a great way to kick off Spring– and working with me and my team will put your mind at ease that you are on the path to achieving your most important life goals.*

#### Closing Quote

*“Time is the friend of the wonderful business, the enemy of mediocre.”*

- Warren Buffett



**Wealth Management**  
Dominion Securities