



Wealth Management
Dominion Securities



Your comprehensive financial plan

A personalized roadmap to your financial success

Empringham Bridger Private Wealth Partners
of RBC Dominion Securities
259 Wilson Street East, Unit 1B
Ancaster, ON L9G 2B8
Tel: 905-312-2905 | Fax: 905-546-5800
Toll free: 1 855-847-8962
<http://www.empringham.ca>

Marianne Currado, CFP
Financial Planner
Tel: 905-388-0432
marianne.currado@rbc.com

Paul Empringham
Senior Portfolio Manager
& Investment Advisor
Tel: 905-312-2905
paul.empringham@rbc.com

Jeremy Bridger, MBA, CFP
Wealth Advisor & Financial Planner
Tel: 905-945-0112
jeremy.bridger@rbc.com

Ken Lancaster, MBA, FEA,FCPA, FCA
Financial Planner
Tel: 905-312-7696
ken.lancaster@rbc.com

To help stay on track to achieve your important financial goals, such as minimizing taxes or planning for the eventual transfer of your estate, consider the benefits of a having a comprehensive financial plan created for you.

A comprehensive financial plan can address the following questions:

- Can I retire when I want to and still live my ideal retirement lifestyle?
- How can I ensure that I don't outlive my money?
- How can I minimize the taxes I pay each year?
- Is my investment mix appropriate?
- If I were to die unexpectedly, would my family be taken care of?
- How can I protect the value of my estate?

A customized, comprehensive financial plan should involve:

- An in-depth discovery discussion to ensure that your goals, aspirations and objectives are clearly identified

- A projection of your financial situation (investment, retirement and estate) based on your current strategies and savings rate
- Recommendations of key investment, tax, estate and retirement planning strategies that are aligned with your goals
- An action plan that summarizes the key recommendations and a clear guideline for you and your advisor to help monitor their implementation

Speak to us if you require more information about having a comprehensive financial plan prepared for you by one of our financial planning specialists. Depending on your situation, you may only require a simple financial plan to determine if you are on track for meeting your retirement goals.

RBC Dominion Securities Inc.