

RBC Dominion Securities Inc.



# Nass Wealth Management of RBC Dominion Securities

Your plan and our advice – building your future together



Wealth Management  
Dominion Securities

“Advisors who offer comprehensive wealth management are committed to steering you through all of life’s financial milestones.. Their only goal is to meet your needs. It’s not how much money you make but how much money you keep, how hard it works for you, and how many generations you keep it for.”

— Robert Kiyosaki



# Putting your interests first

At Nass Wealth Management of RBC Dominion Securities, we work with high-net-worth individuals, families and business owners to provide comprehensive advice and planning services. Our aim is to streamline and secure your wealth for the long term by using a holistic approach. Everything we do is guided by a written strategy based on your unique goals and objectives. As well, since our advisors hold the Certified Financial Planner (CFP) designation, we're able to offer all your financial planning services in-house.

## **Our ideal relationship**

- You know what financial success means to you and are serious about reaching your goals
- You value a professional relationship
- You believe in financial delegation – you do not wish to do it all yourself
- You are committed to following a written strategy, which will be updated and reviewed annually with you
- You want a wealth management team that will work closely with your other professionals to build and implement strategies for your financial success
- You value a transparent cost structure that is easy to understand

# Wealth management for you and your business



We understand the importance of family business, the hard work that has gone into building a private company and your desire for it to succeed through to the next generation of ownership. While many business owners have no desire to retire, planning is still very important for the unexpected situations and to protect family. Whether you are years away from retirement or you see it just around the corner, planning in advance can help you build a successful transition to the next stage of your life.

Nass Wealth Management of RBC Dominion Securities specializes in helping business owners manage their personal and business assets. We often find that simple and effective planning measures can be overlooked as you focus on the busy day-to-day tasks of running your business, and we are experienced in uncovering these opportunities. Some of the questions we ask include:

- Do you have a succession plan for your business?
- What would happen to your business and family without you?
- What have you done to safeguard personal and business assets from potential creditors?
- Is there a need for next generation planning in your business and if will children who may not be involved in the business be equalized in your estate to avoid family conflict?

- Are your business and personal assets organized in a tax-efficient manner?
- Are your investments diversified?
- Do you have too much passive income?
- Have you considered an Individual Pension Plan (IPP) to build a strong retirement plan for yourself or key executives?
- Are you providing your employees with benefits to retain their services and have these benefits been reviewed in the past three years for cost-saving opportunities?

# Our investment advantages

## Our focus on you

We measure our success by the progress you make to specific financial goals. All of our advice considers the various aspects of your lives, and we collaborate with your tax and legal advisors to ensure your plan is coordinated and seamless.



## Our tactical tilting and shifting portfolios

Rather than using a “buy and hold” or passive evenly distributed allocation, we balance your investment portfolio based on the strengths and weaknesses of the market. We add value by maintaining heavier exposure to stronger markets, while reducing the weaker areas. Our outlooks are initialized at the start of each year and adjusted depending upon market-shifting events throughout the year.

## Our use of absolute return strategies

We strive for consistent performance in all market environments. While losses in down years will undoubtedly happen, we seek to minimize the impact on your portfolio. Most importantly, when we do have negative periods, we see that the losses are mitigated and that your portfolio remains on track. Our objective in down markets is to take advantage of market weaknesses with cash reserves which we endeavour to build up at appropriate times within

the portfolio. We heavily monitor indicators for signs of recession or inflation, which can both create larger corrections and buying opportunities.

## Our management selection and due diligence

Our role as Wealth Advisors involves complete wealth management. We choose our investment strategies carefully as we depend on selected partners to obtain the best performance for our clients. Third-party managers are evaluated for their style, past performance, consistency and how they do against their respective benchmarks. All stock strategies and third-party managers are measured monthly for performance and replaced if they drop below their respective benchmark for three or more quarters.

## Our independence and true open structure

At RBC Dominion Securities, we have access to virtually every type of investment product. When we

build portfolios, we utilize both strategic focus lists developed by RBC Capital Markets research as well as third-party research like Veritas, which provides market research to RBC exclusively. We will supplement portfolios as needed using Exchange Traded Funds (ETFs) from all providers that trade on our accepted platforms as well as any mutual fund or private pool opportunities. We are also fee-based, which removes any conflict of interest that might occur in an individual trade.

## Our adherence to a rigorous results-oriented process

When you partner with us, you have a clear road map for the future, which insulates you from the day-to-day noise of the financial markets and news media. Every annual review measures your progress along your road map, and our job is to preserve and grow your capital to meet your goals.

# A word from our clients



We are privileged to work in a business that allows us to meet exceptional people and to learn about their life goals.

“I’ve had the pleasure of partnering with Alan, Sandra and team for over nine years. The result has been a comprehensive financial plan supported by excellent results. Sandra’s addition and partnership with Alan has only strengthened the team and offering. The big picture perspective, individual plan and personal touch Alan and Sandra employ to each portfolio makes the difference. Being a CFO with a financial background, I have high expectations and the team has met the challenge. Together we have built a comprehensive asset allocation, minimized fees and planned for the future whether it be retirement planning, RESPs, Wills planning or life insurance. As the years have passed, we have adjusted our plan as needed. The dollar cost averaging employed is paying off – it’s easy to be happy when the market is going up, but much of the value comes when the bear market rears its head and Alan/Sandra will steer you in the right direction. Looking forward to more successes together in the next 10 years and beyond.” – Rob W.

“Sandra Nass has been my financial planner for over 30 years with good reason. I have total faith in her financial acumen, and over the years, my portfolio has made substantial gains with Sandra at the helm. She is knowledgeable, responsive, honest and hard working. I’ve referred Sandra to many family members and friends because of this, and they too are thrilled with her work. Sandra also manages my daughter and son-in-law’s portfolio and appreciates the challenge of family dynamics with humour and integrity, as she shapes our financial growth into dynamic portfolios.

In the last few years, Sandra Nass and her team have overseen the estate of our family business, helping us to navigate the tax complexities and saving us thousands of dollars. We will always be grateful for her time and perseverance in dealing with this challenge.

Above all, Sandra is a caring, thoughtful person and this shines through in her work ethics. She genuinely is interested in our family; she is a talented advisor and a charitable human being. And she wears really nice shoes!” – Patricia S.

“I was directed to Nass Wealth Management some 25 years ago. I was immediately impressed by the entire staff. They have always been willing to go the extra mile to meet my objectives. Sandra Nass has recently joined Alan and his group to form a formidable team with broad experience, including U.S. investing. I have no hesitation in referring them to others who may be looking for client-focused financial advice.” – Jim C.

# Our team



**Sandra Nass, CFP, R.F.P., CIM**  
Senior Portfolio Manager & Wealth Advisor, Financial Planner  
  
Sandra is a Certified Financial Planner and a Chartered Investment Manager with over 20 years of experience working with clients to build effective wealth strategies. She and her team work closely with you to help implement, monitor and measure progress against your strategy, which provides the peace of mind of knowing you are on track to your goals.



**Jake Carey, BSc, CFP**  
Associate Wealth Advisor  
  
Jake is our Associate Wealth Advisor on the team. He assists in the development and monitoring of our wealth plans and the strategies we deploy within those plans to ensure our clients remain on target with their personal financial goals and objectives.



**Joanne Chng, CFA**  
Associate Investment Advisor  
  
Joanne is the client relationship manager and member of the Investment Management committee specialized in order fulfillment. She is committed to ensuring the client experience is top priority while assisting Sandra in your overall portfolio strategy management.



**Penny Yuan**  
Client Experience Associate  
  
Penny is our “Chief of Operations” and is committed to ensuring the day-to-day functions of the team put your needs first.



**Winnie Fong, BBA**  
Associate Advisor  
  
Winnie provides administrative support to the entire team and assists Joanne with portfolio order fulfillments.

## Our extended wealth management team



**Carey Lee, CPA, CA, TEP**  
Estate Planning Specialist  
  
Carey focuses on customizing tax-effective, insurance based solutions for business owners and high-net-worth families. His ability to simplify the complex and provide clarity of financial situations offers clients comfort in knowing they’re being well looked after.



**Grace Lai, BA, LL.B**  
Will and Estate Consultant  
  
Grace works closely with us to help develop a structure for your estate that is efficient, tax-effective and specific to your goals. This plan can then be taken to your own legal professional to be implemented.

Specializing in comprehensive  
wealth management – Let us  
partner with you to bring your life  
goals into focus and put you on  
the path to achieving them.

**Nass Wealth Management  
of RBC Dominion Securities**

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