



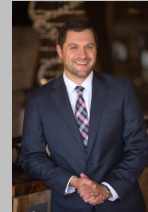
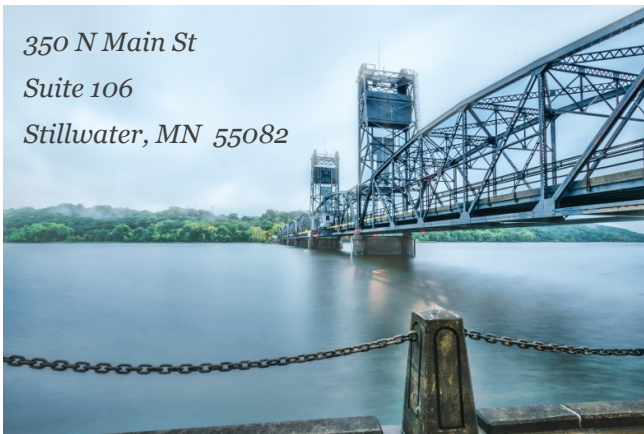
WINTER IN STILLWATER!

We have had a very busy and fun filled Stillwater winter! Many of you have come to visit us in our new office on Main Street in Stillwater, MN next to the St. Croix River. We have enjoyed hearing stories of your visits around the city we now call home. Our favorites this year included watching the lighting of the Stillwater Christmas Tree, exploring the Ice Castles along the river, and dining at the many new restaurants that have popped up along Main Street.

We are also happy to share with all of you the very exciting new developments happening in both the Stillwater office, and our RBC headquarters in downtown Minneapolis. Our expansion here in Stillwater officially started on April 2nd, with an expected first day of business by the last week of June. We are also very excited to announce that our RBC offices in downtown Minneapolis, where our firm has been headquartered for more than a century, has entered into a lease agreement to move to a new building to be built on 3rd Street S. between Hennepin Ave. and the Nicollet Mall!

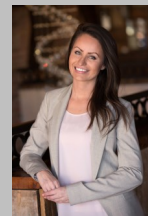
Thank you for the trust you have placed in us

350 N Main St
Suite 106
Stillwater, MN 55082



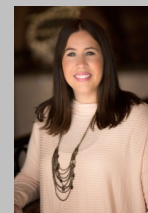
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INSIDE THIS ISSUE

Artful Living	2
Tom Turns 40!	2
Pink Volunteers	3
Article: "Diversific.."	4
Tyanna's Desk	5
Just For Fun: Golf	6
Tom's Corner	7

ANOTHER YEAR IN ARTFUL LIVING!

We are excited to announce that you will continue to see the Pink Wealth Management Group in Artful Living magazine!

Artful Living is a quarterly publication coined “the magazine of the north.” Our first appearance in Artful Living was in May of 2017, and we look forward to what the next coming years will bring. Look for us in the upcoming summer issue!

We have you covered
Call today for a complimentary consultation.



Strength for your future
Call today for a complimentary consultation.

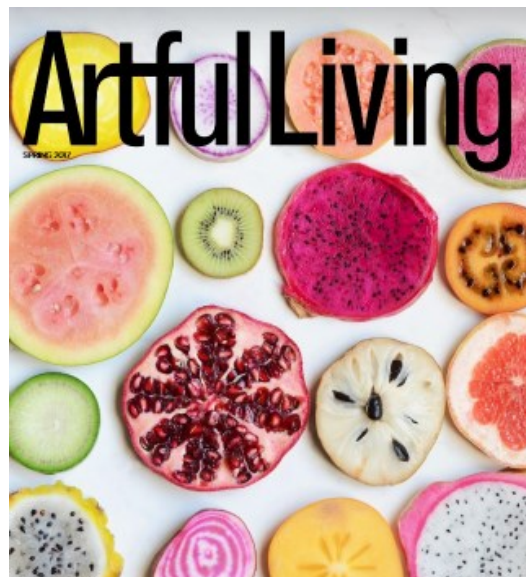


Photo Taken By: Alpha Foodie on behalf of Artful Living

“Look for us in the upcoming summer issue!”

HAPPY 40TH BIRTHDAY TOM!



Tom Pink & Scott Pink

Did you hear Tom turned 40 this year? To celebrate, Tom traveled with several other friends who also turned 40 to see the Minnesota Wild play their first ever game in Las Vegas against the newly established Golden Knights.

While in Vegas, Tom visited his brother Scott, pictured on the left, who was also able to attend the hockey game.



40 isn't old, if
you're a tree!





The Pink Wealth Management Group recently volunteered with Community Thread, a local non-profit in Stillwater, MN.

Community Thread is a charity organization that provides a wide range of services to help the local community. They organize groups and activities for adults, senior citizens, and children with the vision of “a community where all people are engaged, enriched, and connected.” Community Thread prides themselves on continuing to connect people with needs, to volunteers willing to help. They engage over 1,000 volunteers annually, providing over 3,000 hours of enriching programs every year.

With the help of two very enthusiastic Jr. Pink Wealth Management Group workers, Cayden and Delaney, we created camping kits for children to use during their summers at the YMCA. The kits included sunscreen, bug spray, flashlights, a deck of cards, and water bottles. The kits will be given to the children’s camps at no cost.

The Pink Wealth Management Group, along with RBC, also donated \$1,000 to the charity organization that will go directly to helping those in need.

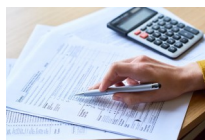
Website Title: Community Thread
Article Title: Home
Date Accessed: May 08, 2018



Tom, Delaney, Tyanna, Jennifer, Cayden, Gina



Cayden & Delaney



DIVERSIFICATION BASICS HELP PLAN FOR TAX EFFICIENCY

Provided by RBC Wealth Management and Thomas Pink

Portfolio diversification may be an essential concept as you plan for your goals. Stock portfolios are diversified by market capitalization, sector, stage of business cycle and location. Fixed-income portfolios are diversified by issuer, credit rating, maturity and location.

While asset diversification is fundamental, it is just as important to achieve tax diversification. Specifically, it may be prudent to further diversify your investments into three tax categories.

Tax-deferred

Tax-deferred accounts include a traditional IRA, employer-sponsored retirement plan or deferred annuity. IRAs and 401(k)s are typically funded with pretax dollars, which may help reduce taxable income in the tax year that dollars are contributed, and all types of deferred accounts allow interest, dividends and capital gains to compound year after year without being taxed.

Distributions are subject to tax at your ordinary income tax rate when they are withdrawn. There may be a penalty for withdrawals made before age 59½, and minimum distributions are required annually from these accounts after age 70½.

Taxable

Your standard brokerage account is a taxable account. Gains on securities held in taxable accounts for one year or less are subject to short-term capital gains tax equal to your ordinary income tax rate. Securities held for more than one year are subject to a lower long-term capital gains tax.

“While asset diversification is fundamental, it is just as important to achieve tax diversification”

Qualified dividends are also taxed at the more favorable long-term capital gains rate. Securities sold for a capital loss and purchased within 30 days before or after the sale are subject to the “wash-sale” rule, which will disallow the capital loss to be deducted.

Interest income on corporate bonds is taxed at federal and state levels as ordinary income in the year it was earned. Treasury securities are subject to federal income tax as ordinary income but are exempt from state and local taxes. Government agency bonds are generally subject to federal and state taxes as ordinary income, although certain types may be exempt from state taxes.

Tax-free

If you are eligible to invest in a Roth IRA or if your employer offers a Roth 401(k), your earnings grow tax-free and distributions are not taxed, provided you do not start taking withdrawals until you are 59½ and you have had your account at least five years. Annual minimum distributions are not required for Roth accounts.

Or consider municipal bonds, which pay interest free of federal taxes, and, in some cases, are free of state and local taxes too. Municipal bonds generally pay a lower interest rate than corporate bonds, but, given their tax benefits, municipal bond yields might actually be higher on an after-tax basis, especially for taxpayers in higher tax brackets.

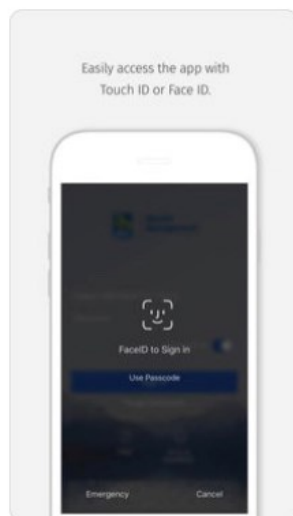
Tax diversification is complex. In short, there is no simple formula for achieving an “ideal” tax diversification, so you need to consider your unique goals and circumstances in planning how to most efficiently invest in taxable, tax-deferred and tax-free accounts. Ultimately, taxes should not drive all your investment decisions – but they should not be ignored, either.

This article is provided by RBC Wealth Management on behalf of Thomas Pink, a Financial Advisor at RBC Wealth Management, and may not be exclusive to this publication. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance.

FROM TYANNA'S DESK



RBC has launched it's mobile app! The app is available for iPhone® 5 and later users, and allows you to view your account values, individual holdings, and account performance on your mobile device.



You can download the mobile app through your iPhone® app Store, and will be able to log in with your existing RBC Online Account Access username and password. Look for the gray icon below.

We would be happy to answer any questions about the new app, or help walk you through both the app and online registration at any time!



Android® compatibility to follow.

“RBC has launched it's mobile app!”

TEAM PHOTO BOOTH: *WINTER FUN*



Tom & Delaney Pink

Delaney learned to ski for the very first time this winter! She started out on the magic carpet and quickly graduated to the ski lift on top of the larger bunny hill! She says she's very excited to ski again next season.



Garrett Peyer

Garrett loved sledding this winter with the family and their dog Willow in the family's back yard in Hudson, WI. Garrett was all smiles as he raced down the hill!



Tyanna Graner

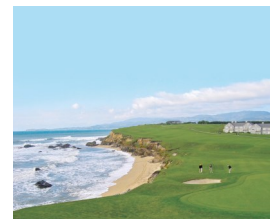
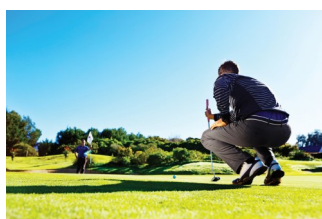
Tyanna and her family make the most of their Minnesota winters by enjoying many outdoor winter sports. Hockey and skiing are two of their favorites. This year's trip to Beaver Creek in Colorado proved to be very memorable.

RBC HERITAGE & CANADIAN OPEN

RBC Heritage Tournament

2018 marked the 50th anniversary of the RBC Heritage golf tournament. The tournament, that began in 1969, was held from April 9-15th at the Harbour Town Golf Links in Hilton Head, South Carolina.

*Website Title: RBC Heritage
Article Title: Hilton Head SC - Harbour Town Golf Links
Electronically Published: April 17, 2018
Date Accessed: May 08, 2018*



RBC Canadian Open

In partnership with Golf Canada, RBC is the title sponsor of the RBC Canadian open, the third oldest golf championship worldwide, next only to the British Open and the U.S. Open.

JUST FOR FUN: *GOLF*

With summer fast approaching, Tom has been working on finally improving his golf game! Despite the ‘tongue-in-cheek’ title, Tom found a Clive Scarff book titled “*Why You Suck at Golf*” to be very helpful and entertaining. He enjoyed sharing with the office the below common mistakes made by golfers!

◆ You Arrive Too Close to Your Tee Time

“Hockey players arrive a good hour or more before a game. Tennis players nearly always rally before playing an actual game, and all recreational baseball players I know throw the ball around and do some batting practice prior to ‘Play Ball!’”

◆ You Worry More About Line Than Speed When Putting

“The chances of missing a putt by ten entire feet to the right or left are slim, even with a breaking putt. But to leave a twenty foot putt ten feet short? Eminently doable. Run it past by ten feet? Could happen easily. *Especially* if you were not paying attention to speed in the first place, and more worried about plumb-bobbing.”

◆ You Don’t Know When to Lay Up

“More golf tournaments have been won with a lay-up than a miracle shot. It is just that no one is clamouring to fill television highlight reels with lay-ups, naturally, so they are not always well documented. A good player knows when to lay up.”

◆ You Buy Too Many Golf Books

“There is no harm in reading a couple of golf books. [...] This chapter is addressing the person who is addicted to buying golf instruction books. He buys one, runs out to the range to try what he has ‘learned’ and when it does not work he tosses the book out, cursing and threatening to take up curling.”

*Title: Why You Suck at Golf: 50 Most Common Mistakes by Recreational Golfers
Published: Ravenrock Publishing Inc. 2011
Author: Clive Scarff*



From Left to Right: Tom Pink, Gina Peyer, Tyanna Graner

TOM'S CORNER

Volatility has certainly returned to the Investment Markets in early 2018, not only in the equity markets but in the interest rate world as well. It's important to remember that market fluctuations are very normal, it only seems somewhat abnormal after the record low volatility in calendar year 2017.

Interest rate movements can have big implications on certain types of bond holdings. In times like this we need to pay special attention to which type (s) of fixed-income holdings you own or purchase. Not all bonds or fixed-income securities are the same, so let's stay in touch which types are right for your unique situation.

If you are going to be in downtown Stillwater this summer, please feel free to let us know. There are some new businesses, new buildings, and of course the big new bridge in the area!

Until next time,

-Tom

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