

Drew Getman, CFP[®], ChFC[®]

Senior Vice President – Financial Advisor

Senior Portfolio Manager – Portfolio Focus



Wealth
Management



Wealth is achieved by consistently doing the right thing over a long period of time.

Who we are

We help affluent individuals, families and small business owners manage their wealth by providing customized wealth management solutions. This is accomplished by focusing on their financial goals throughout the three phases of wealth: accumulation, preservation and transfer.

Investment philosophy

We take a goals-based investment management approach. We believe in a combination of passive and tactical investment allocation strategies. By understanding your goals and objectives, we can deliver a custom asset allocation mix that takes into consideration your objectives and the risk you are prepared to take to help reach them. Our aim is to help you minimize risk while still attaining your goals.

Implementation of our investment portfolios is typically accomplished by using a fee-based advisory platform. We feel this advisory approach must be the centerpiece of our practice, as the interests of our clients must come first.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.



Our consulting process

- 1. Understanding your financial objectives —**
We begin by listening to understand you and your financial objectives.
- 2. Gathering your current financial information —**
Together, we gather specific information on your financial picture.
- 3. Developing customized strategies —**
Next, we analyze your financial and personal information to match your objectives with sound strategies.
- 4. Implementing thoughtful and creative solutions —**
We develop customized solutions tailored to your objectives, drawing from a wide selection of world-class products and services.
- 5. Providing professional service and resources —**
We help you review your financial picture in light of changing circumstances both personal and market-driven.

Providing professional service and resources

- Dynamic investment review
- In-person consultations at regular intervals

Understanding your objectives

- Define and prioritize goals
- Determine time horizon
- Categorize risk tolerance

Implement thoughtful and creative solutions

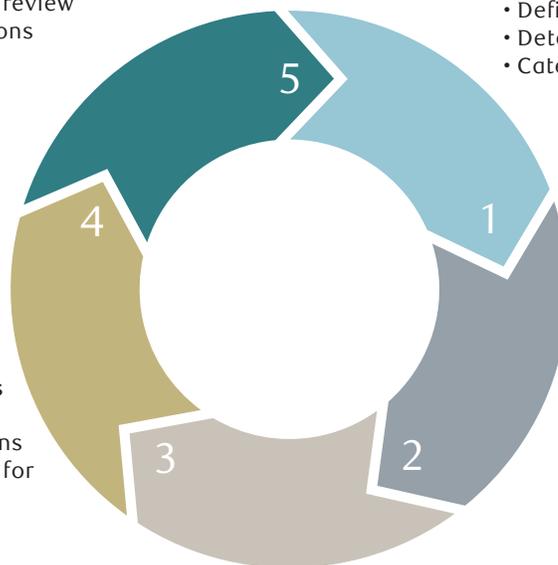
- Leverage subject matter expert opinions
- Collaborate with you for total understanding

Gather your current financial information

- Assets
- Liabilities
- Cash flows

Develop a plan

- Provide a net worth statement
- Assess probability of achieving goals
- Discuss asset allocation



About us

Success is neither magical nor mysterious. Success is the natural consequence of consistently applying the basic fundamentals.

— Jim Rohn

Drew Getman, CFP®, ChFC®

Senior Vice President – Financial Advisor
Senior Portfolio Manager – Portfolio Focus

(919) 571-6244 | drew.getman@rbc.com



Drew has been working in the financial services industry since 1999. He has a Bachelor of Business Administration degree, with a concentration in finance, from Roanoke College. As part of a continuing effort to better serve his clients' needs, Drew fulfilled the extensive curriculum required to earn the CERTIFIED FINANCIAL PLANNER™ certification through Duke University.

Drew also earned his Chartered Financial Advisor (ChFC®) certification from the American College. While not required to hold this designation as a financial advisor at RBC Wealth Management, the ChFC® provides him with education of the key wealth management planning disciplines, including: insurance, income taxation, retirement planning, investments, and estate planning. He is also a 2022 member of the Director's Council at RBC Wealth Management.

Drew enjoys being actively involved in the Raleigh community and is a member of several service organizations. His interests outside of work include hunting with his lab, Raleigh, fishing and most importantly, spending time with his wife, Amy, and son, Hunter. Drew and his wife look forward to a long and successful career in the Triangle.

Audrey Kah, CFP®

Associate Vice President – Senior Financial Associate

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A native of Roanoke, Virginia, Audrey is a 2011 magna cum laude graduate from Campbell University's esteemed Trust and Wealth Management program. In addition to her Bachelor of Business Administration degree in wealth management, with a minor in financial planning, she also earned a Bachelor of Arts degree in French. Audrey began her career with U.S.

Trust in Boston, where her primary role consisted of interpreting trust and estate documents, administering trust relationships, and advising clients on estate needs.

Audrey joined RBC Wealth Management in 2016, utilizing her extensive planning skill set to best serve our valued clients. Not only does Audrey lead the administrative and operation components of our Raleigh practice, she coordinates all of our wealth management planning. She is especially devoted to understanding and addressing client needs, in addition to providing exceptional service. Audrey attained the CERTIFIED FINANCIAL PLANNER™ professional designation, passed the Series 7 and 66 exams and holds insurance licenses.

Away from work, Audrey enjoys running, yoga, tennis, spending time with her family and playing with her two dogs, Harvey and Victor. She resides in Fuquay Varina with her husband, Chris, and their two children.

What to expect when working with a CFP® professional

When working with a financial advisor with the CERTIFIED FINANCIAL PLANNER™ certification, you can expect to work with a professional that is well versed in developing an integrated wealth management plan geared towards accomplishing your goals. You can also expect to receive the service of someone that will put their clients first.

In times of change learners inherit the earth; while the learned find themselves beautifully equipped to deal with a world that no longer exists.
— Eric Hoffer

Why work with a CFP® professional?

Certification requirements

An individual that obtains their CFP® certification must meet rigorous education, testing and ethical standards. These standards are held as some of the highest in the financial industry.

Education

There are almost 100 different financial planning topics that a financial advisor must study if they want to obtain their CFP® certification, including:

- Investments
- Income tax planning
- Retirement planning
- Estate planning
- Wealth transfer strategies
- Employee benefits
- Insurance
- Risk management

In addition to learning how these different topics work and flow into each other to create a financial picture for an individual, they must continue their education, by going to numerous courses and seminars each year.

Examination

The CFP® exam is a comprehensive two-day, 10 hour examination that attests their ability to apply their learned topics to various wealth management issues and situations. This test is considered one of the most stressful and difficult examinations to pass.

Ethics

Through the Code of Ethics, financial advisors that have obtained their CFP® certification agree to act fairly and diligently when providing service to others. Failure to uphold the strict ethic code set forth can result in losing the certification.

Wealth management professionals

The wealth management professionals serve as a resource to RBC Wealth Management financial advisors. They develop a stronger understanding of your personal financial objectives, gather valuable information and support complex financial and wealth strategies issues for the clients of RBC Wealth Management.

Alex Lesyk

Wealth Planning Associate



Alex Lesyk is an Atlanta-based vice president and wealth management consultant who partners with financial advisors throughout the firm's Southeast and Florida complexes. He assists advisors in identifying, evaluating and delivering a variety of tailored wealth management solutions to clients.

As part of his responsibilities, Alex spearheads the collaborative efforts of the Client Strategies Team, a multi-disciplinary group of strategists from across the firm. Rooted in the wealth planning process, the team provides guidance on investment management, estate planning services, credit solutions, insurance and annuity strategies, professional trustee services and trust consulting, retirement solutions, capital markets engagement, banking solutions and more. As various skillsets may be called upon at various times throughout a client's wealth management journey, Alex connects with the team as clients' unique situations arise. In addition to providing seamless delivery of the knowledge and skills of the Client Strategies Team, Alex works closely with firm leadership to continually drive awareness and adoption of new technologies, product platforms, investment strategies and services that ultimately allow our wealth management teams to execute on our client-first culture. He is passionate about providing financial advisors with the resources needed to provide the best client experience in the industry.

Alex joined RBC Wealth Management in 2021, bringing with him many years of financial industry experience. Prior to joining RBC, Alex spent 11 years working with Merrill Lynch in both their wealth management and retirement plan divisions. Alex also worked as a financial advisor with Northwestern Mutual and a business banker with Wachovia.

He graduated from Temple University In Philadelphia, Pennsylvania, with bachelor's degrees in history and political science. He also passed the Series 7, 66 and 24 exams.

Wayne Baca, CPFA™

Retirement Plan Consultant



Wayne is a retirement plan consultant with RBC Wealth Management for the firm's West division. He consults with corporations and nonprofit groups of all sizes to help develop strategies and solutions for their ERISA and non-ERISA retirement plan needs.

As part of his responsibilities, Wayne does extensive research into retirement plan providers and assists RBC Wealth Management financial advisors in all facets of servicing clients' retirement plans. Focusing on employer sponsored retirement plans throughout his entire career, Wayne understands the complexities of navigating retirement benefits and enjoys identifying the needs of plan sponsors and delivering unique and innovative solutions to help achieve their desired plan outcomes. He is involved in the creation of retirement benefits strategies, education on fiduciary best practices, investment reviews, vendor research, fee and service benchmarking and plan design solutions.

Prior to joining RBC Wealth Management in 2022, Wayne worked as a senior retirement plan advisor for Sikich and before that he held various retirement plan consulting and wholesaling positions at Mutual of Omaha, Ohio National, Charles Schwab, ADP and OneAmerica.

He received his bachelor's degree in banking and finance from the University of Nebraska at Omaha, passed the Series 7 and 65 exams and holds the Certified Plan Fiduciary Advisor® designation.

Chip Randall

Vice President – Senior Banking Advisor
City National Bank, RBC Wealth Management



Chip Randall is a vice president and senior banking advisor with City National Bank. Based in the RBC Wealth Management office in Atlanta, he works collaboratively with RBC Wealth Management financial advisors to identify banking solutions that help clients achieve their financial and business goals. Chip's in-depth understanding of mortgage,

commercial banking, private banking and consumer lending capabilities allows him to develop effective recommendations that can complement a client's financial plan.

Chip has more than 20 years of banking experience, and has worked with financial advisors at other wealth management. Chip has helped client with solutions in both person and commercial lending. Most recently Chip worked for Charles Schwab and was responsible for providing credit solutions to clients in multiple regions across the country.

Chip is active in several nonprofits, and is a board member of the Charlotte Housing Authority Scholarship Fund.

Les Williams

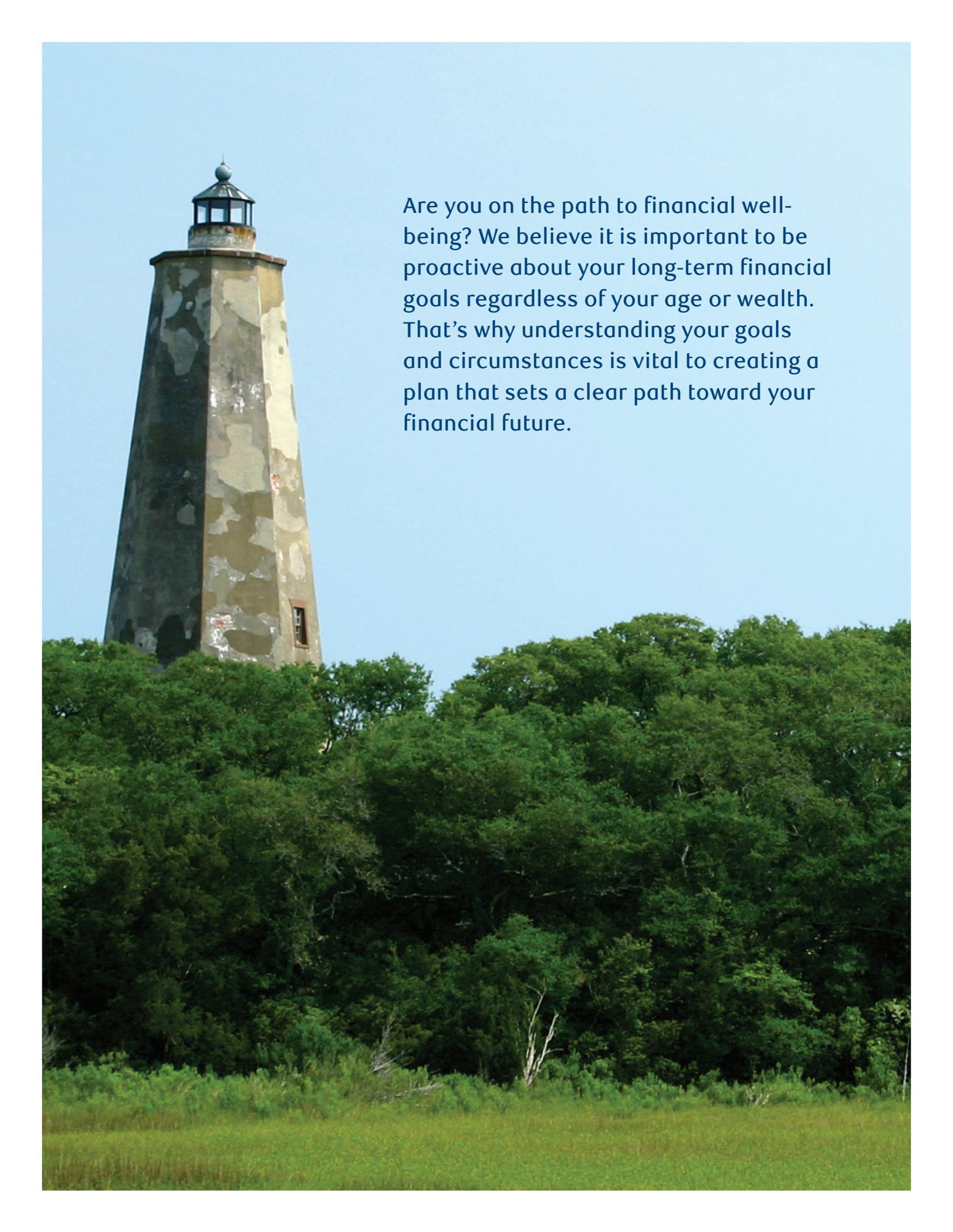
Wealth Strategist



Les Williams is a wealth strategist for RBC Wealth Management based in Baltimore. Les works closely with RBC Wealth Management financial advisors and their high-net-worth clients across the Mid-Atlantic and Southeastern United States. Using his experience as an estate planning and transactional attorney, Les helps financial advisors develop

appropriate wealth management solutions for clients focused on trust and estate planning, asset protection, tax minimization, business succession planning and charitable planning. He works with clients' attorneys, accountants and other professionals to implement strategies that meet clients' financial objectives. Les has been a member of the Maryland bar since 1996 and practiced law in Baltimore, most recently as a partner in Niles, Barton & Wilmer, LLP. His law practice focused on estate planning, estate and gift tax, estate and trust administration and business transactions. Prior to joining RBC Wealth Management, Les was a senior vice president and fiduciary advisory specialist with the Wells Fargo Private Bank. He received his bachelor's degree in English from the Johns Hopkins University, his law degree from the George Washington University, and a Master of Taxation degree from the University of Baltimore. Les passed his Series 7 and 66 securities exams.

Les lives in Baltimore County, Maryland, with his wife and four children. He enjoys live music, travel and golf, and is a faithful fan of the Johns Hopkins Blue Jays lacrosse team and the Baltimore Ravens.



Are you on the path to financial well-being? We believe it is important to be proactive about your long-term financial goals regardless of your age or wealth. That's why understanding your goals and circumstances is vital to creating a plan that sets a clear path toward your financial future.

Your goals. Your choices. Our knowledge.

Creating your financial future: what you need to know

Build a strong financial foundation

Whether you're just starting out, or are currently enjoying retirement, there are four financial pillars that serve as the foundations for building long-term wealth and a stronger financial future.

1. Accumulate and grow wealth

From having an emergency fund to developing various ways to save for the future, it's important to focus on achieving long-term wealth. As you step through life's stages, there will be opportunities to accelerate wealth building through events such as home ownership, inheritance, liquidation events and income spikes.

2. Fund your lifestyle today and tomorrow

How you think about spending needs today versus in the future plays into lifestyle choices. Planning ahead to ensure your essential needs are covered is a top priority. This requires a view into the future and an understanding of the impact of the market, inflation, taxes, interest rates and other risks that might impact your plan, and how the impact changes as you age.

3. Protect what is important to you

Protecting your family and your wealth during your working years is foundational to sustaining wealth. As you age and your wealth grows, it is important to revisit the purpose and amount of coverage for your protection strategies, as well as explore other important considerations, including preserving your wealth for the next generation.

4. Create a lasting legacy

Tackling estate essentials is an important step that everyone should prioritize, regardless of age or wealth. Establishing key estate documents, including a current health care directive, will and power of attorney, are important first steps. Ensuring your assets are properly titled and beneficiary designations are current are vital parts of any basic estate plan.

Clarity. Confidence. Change.

It starts with you. Your goals, your aspirations, your expectations, and your concerns. We are with you every step of the way—helping you find the best path for your journey. And as life happens and circumstances change, we make sure you remain on track.

At RBC Wealth Management, we have the knowledge that helps to turn a simple conversation into an achievable plan focusing on what matters most to you. You'll benefit from the expertise we can provide to help you weigh the decisions and optimize the strategies most effective in achieving your goals. No matter where you are in your journey, we can help.

About RBC Wealth Management

As your financial advisor, we take time to understand your goals and offer wealth solutions to help you realize your life vision. We know what's important—the success of your family, personal aspirations and the legacy you want to leave to the world.

These are the reasons we help you manage your wealth in a way that reflects your unique values and aspirations. Because we believe as you do, that the greatest returns are realized when you grow more than wealth.

Why investors choose RBC Wealth Management

Clients who want to feel confident about their wealth plan and goals select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform the lives of the people we serve.

What you can expect

Our professional financial advisors strive to deliver the customized strategies and attentive service you deserve. The experience is as much about helping you fulfill your sense of purpose through your wealth as it is about achieving your financial objectives.

Key facts about RBC Wealth Management

- Among the top 10 full-service brokerage firms based on assets under administration and number of advisors in the U.S.¹
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$781 billion in assets under management worldwide²
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with approximately 2,164 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities

1. Quarterly earnings release (10-Q) from peer firms.

2. As of January 31, 2023.



Royal Bank of Canada (RBC) is one of North America’s leading diversified financial services companies. One that is distinguished by a long heritage of financial strength, integrity and unwavering dedication to our clients.

Key facts

- Chartered in 1869
- Approximately 97,000 employees speaking over 100 languages serve more than 17 million clients worldwide
- One of North America’s leading diversified financial services companies, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis

Among the world’s leaders

- Top 10 bank globally¹ as measured by market capitalization, with operations in 29 countries
- RBC ranked #2 in the global “Top 100 Most Diverse & Inclusive Companies” in the 2021 Refinitiv Diversity & Inclusion Index
- Acquired City National Bank in 2015, to offer private and business banking solutions and meet a broader range of clients’ financial needs in select markets in the U.S.²

Canada’s leading financial institution

- Largest bank in Canada, with over US\$2 trillion³ in total assets and a Common Equity Tier 1 capital ratio of 12.7% (Basel III)³
- Multiple award winner from Celent in 2021 for leadership in digitally onboarding clients and transforming business payments
- Ranked #1 by J.D. Power in Banking Mobile App customer satisfaction among Canadian banks⁴
- RBC was ranked sixth among global banks on the Fortune “World’s Most Admired Companies” list—the only Canadian financial institution to make the list (2021)

Royal Bank of Canada — consistently high credit ratings⁵

Moody’s	Standard & Poor’s	Fitch
Aa1 ⁶	AA- ⁶	AA ⁶
A1 ⁷	A ⁷	AA- ⁷
Stable ⁸	Stable ⁸	Stable ⁸

Top global banks⁹

Rank	Company	Market cap (US\$ B)
1	JPMorgan	411
2	Bank of America	283
3	Ind & Comm Bank of China	219
5	China Construction Bank	168
8	HSBC Holdings PLC	149
10	RBC	141

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

1. As measured by market capitalization as of January 31, 2023. Source: Bloomberg.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank’s terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

3. As of January 31, 2023. Q1 2023 Common Equity Tier 1 (CET1) ratio is calculated by dividing CET1 by risk-weighted assets, in accordance with the Office of the Superintendent of Financial Institutions’ (OSFI) Basel III Capital Adequacy Requirements guideline. Liquidity Coverage Ratio is the average for the three months ended for each respective period and is calculated in accordance with OSFI’s Liquidity Adequacy Requirements guideline. Leverage ratio is calculated using OSFI’s Leverage Requirements guideline.

4. J.D. Power, 2022

5. RBC Capital Markets, LLC, is a wholly owned subsidiary of, and separate legal entity from, Royal Bank of Canada. Royal Bank of Canada does not guarantee any debts or obligations of RBC Capital Markets, LLC. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

6. Ratings (as of February 28, 2023) for senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.

7. Ratings (as of February 28, 2023) for senior long-term debt issued on or after September 23, 2018, which is subject to conversion under the Bail-in regime.

8. Ratings outlook.

9. As of January 26, 2023. Source: Bloomberg.

It all starts with you

Through your dedicated financial advisor, we deliver customized advice, innovative strategies and personalized solutions to help meet your wealth management goals—both for today and for years to come.



*Banking products and services are provided by affiliate banks.
Trust services offered through third parties.
RBC Wealth Management does not provide tax or legal advice.

A wealth of client solutions

No matter what stage in life, you can depend on us to help you navigate the complex choices and challenges planning for the future brings. We offer wealth management solutions to help integrate all your interests—family, business, lifestyle and philanthropy. By taking a holistic approach to your financial goals, we can implement an appropriate level of asset management and coordination, while being mindful of tax and estate implications.

Investment services

- Advisory and discretionary investment management services across the entire investment spectrum
- Access to world-class managers across all asset classes
- Rigorous due diligence and risk analysis
- In-depth global research on equities, fixed income and investment managers
- Market commentary and research by RBC Capital Markets and other leading providers
- Access to diversified investment alternatives, such as hedge funds, managed futures, domestic and international funds, exchange-traded funds and structured product solutions
- Concentrated stock strategies aimed to mitigate risk, minimize taxes, gain liquidity and diversify single-stock position

Credit solutions

- Lines of credit secured by eligible securities in an investment portfolio
- Managing wealth through pairing of credit with investment strategies

Customized planning

- Wealth management and insurance planning
- College and education funding planning
- Retirement and retirement income planning
- Estate services and multigenerational wealth planning services

Cash management

- Access to a set of customized, integrated cash management solutions
- Provides on demand, same-day liquidity through RBC Cash Management Account
- Online bill pay and electronic funds transfer
- Cash sweep choices, including FDIC-insured deposits
- RBC Visa® Platinum Debit Card with enhanced fraud protection, Platinum benefits and Apple Pay®

Capital Markets

- Premier investment bank, 9th largest global investment bank, according to Dealogic, based on global investment banking fees, Q1/23
- Over 19,500 clients reside in more than 100 countries worldwide
- A leader in debt and foreign exchange markets globally and a key player in North American equity markets
- 63 offices in 18 countries around the globe

Our mission is to help clients thrive and communities prosper.

Professional trustee services¹

- Multi-jurisdictional planning and cross-border tax awareness
- Experienced charitable trustee services for individuals and organizations, including Donor Advised Funds
- RBC Trust Company (Delaware) Limited offers personal trust services in two of the top trust jurisdictions for clients
- Comerica Bank & Trust, NA offers personal and institutional trust services and TCA TrustCorp America offers personal trust services along with flexible investment options. Both offer estate or trust/estate settlement

Insurance and annuity services

- Full range of insurance solutions, including term, whole life, universal life, single premium life and variable universal life, long-term care, disability and survivorship life
- Access to a range of annuities including variable, fixed, fixed index, single premium immediate, and deferred income

Executive services and employee solutions

- Deferred compensation and insurance solutions
- Restricted securities transactions, liquidity, execution, reporting and processing; proactive block sales
- Liquidity strategies for large blocks of concentrated holdings
- Net unrealized appreciation strategies
- Affiliate trading programs (10b5-1 plans)
- Buy-sell agreements and key person funding

Corporate services

- Investment banking services including equity and debt underwriting, IPOs, private placements, private investment in public equities, and lending
- Employer-sponsored retirement plans
- Institutional consulting services
- Employee ownership plan consulting and implementation, including online administration and execution for public and private companies
- Corporate share repurchases
- Hedging and monetization strategies, tax efficiency and asset protection
- Directed share programs

Banking and lending offered through City National Bank²

City National Bank was created to advance the financial success of entrepreneurs, professionals, businesses and families. They are recognized for their ability to create personalized banking relationships through extraordinary service and proactive advice.

City National's solutions include:

- Personal and business loans and lines of credit
- City National Visa[®] personal and commercial credit cards³
- Residential mortgages and home equity lines of credit
- Trust services
- Personal and business deposit accounts
- Equipment financing⁴
- Treasury management

1. Professional Trustee services are offered to RBC Wealth Management clients by RBC Trust Company (Delaware) Limited (RBC Trust), Comerica Bank & Trust, N.A. and TCA TrustCorp America which may serve as trustee. RBC Capital Markets, LLC, is a subsidiary of Royal Bank of Canada (RBC), and RBC Trust is a subsidiary of City National Bank. RBC Wealth Management and/or your financial advisor may receive compensation in connection with offering or referring these services. Neither RBC Wealth Management nor its financial advisors are able to serve as trustee. RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.

2. City National Bank is an affiliate of RBC Wealth Management a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC, and an indirect wholly-owned subsidiary of the Royal Bank of Canada. City National Bank Member FDIC. Banking products and services offered by City National Bank are not SIPC insured and are subject to City National Bank's terms and conditions. RBC Wealth Management and/or its employees may receive compensation from RBC Wealth Management for referring clients to City National Bank.

Loans and lines of credit are subject to credit and property approval. Additional terms and conditions apply. Not all applicants will qualify. Home equity lines of credit are not available in Texas.

City National Bank Member FDIC. NMLSR #536994/Equal Housing Lender 

3. Visa is a registered trademark owned by Visa International Service Association and is used under license.

4. Equipment financing and leasing are offered by First American Equipment Finance, a subsidiary of City National Bank, and are subject to credit approval by, and documentation acceptable to, First American Equipment Finance. For California clients: Loans made or arranged pursuant to a California Finance Lenders Law license. RBC Wealth Management employees may receive compensation from RBC Wealth Management for referring clients to First American Equipment Finance.

Worldwide capabilities



RBC: Key facts

Operating for over
150 years



More than
97,000
employees worldwide



10th largest bank in the world,
market cap¹
\$141B+



Global footprint and
resources—operations in
29
countries



RBC Global Asset
Management named
TopGun
Investment Team
of the Year²



\$140+ million given
globally through cash donations
and community investments³

(including support to mitigate the economic
impact of the COVID-19 pandemic)



Among the
Top 10
full-service brokerage
firms in the U.S.
by assets⁴



1. As of January 31, 2023. Source: Bloomberg.

2. Brendan Wood International 2021.

3. Source: Environment, Social and Governance (ESG) Performance Report 2021.

4. Quarterly earnings release (10-Q) from peer firms.

RBC GAM and RBC Wealth Management are affiliates of RBC.

Drew Getman, CFP®, ChFC®

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Senior Portfolio Manager – Portfolio Focus**

Audrey Kah, CFP®

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**Wealth
Management**

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For further information about Royal Bank of Canada, including quarterly and annual results, please visit www.rbc.com/investorrelations.

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23-RK-00590 (07/23)