

Your Personal CFO

Bespoke Advisory Services Supporting Single, Multi & Global Family Offices & Business Families
Presented by The Vastis Advisory Group™



RBC Wealth Management
Dominion Securities

THE WILLIAM W VASTIS
WEALTH MANAGEMENT GROUP

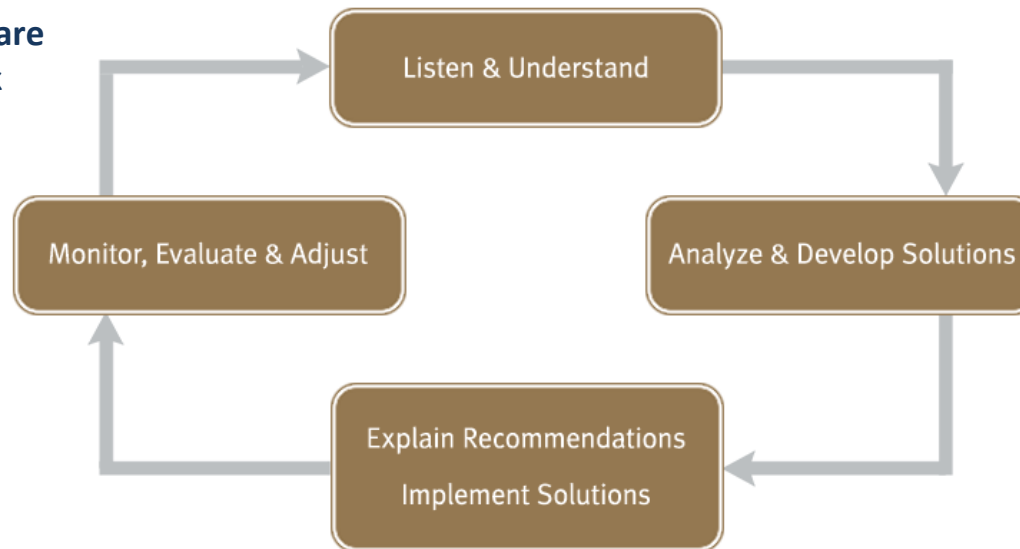


Family Enterprise Advisor

Trusted Wealth Management Approach

OUR SIMPLE APPROACH TO SERVE YOU BETTER

Our sectors of expertise are wealth preservation, risk management, strategic decisions, operating efficiencies and legacy creation



1. We help a select group of individuals, families, businesses and institutions to **build, manage, protect and transition wealth**.
2. Our process starts by **listening to you**.
3. We go to work with the information you shared and we will study and analyze it. We will **develop, model and test** many ways to meet your objective, always seeking solutions customized to your needs.
4. We will explain our findings and **present our recommendation** to you in plain, simple English. No technical jargon and when we sign off on our agreement and implement our recommendations, we will do



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Seeking counsel from financial professionals, can help overcome these barriers.

Barriers to succession planning for business owners

Finding a suitable buyer/successor	31%
Valuating the business	31%
Too much dependence on my leadership	28%
Financing for the successor	17%
Access to professional advice	16%
Conflicted business vision of key employees	10%
None of the above	29%

Source: Survey by Validatelt Technologies Inc., July 2016.



Addressing all your financial concerns

- In addition to investment advice and money management, we can assist with a wide range of wealth management needs, including:
 - Financial planning to clarify your financial situation and goals
 - Will and estate consultation to help you maximize your legacy
 - Insurance consultation to identify opportunities to help protect or enhance your wealth
- We will assess your needs to determine which of these complimentary consultations are appropriate for you



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1. ESTATE PRESERVATION

- You have accumulated a substantial net worth through saving and investing;
- Over time your investment portfolio has grown, but so has your tax exposure;
- You may be wondering what is the best way to reduce your taxable income on accumulated assets;
- Insurance solutions focus on meeting many financial planning needs including wealth transfer solutions, income generation, meeting philanthropic objectives, reducing tax, etc.
- No matter what your needs are, the solution will always be geared toward achieving one distinct goal: enhancing your wealth.



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2. TAX MINIMIZATION

- Many permanent life insurance products offer tax advantages;
- Tax exempt life insurance* products such as Whole Life and Universal Life tax shelter growth limits; e opportunity to within prescribed



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3. ESTATE MAXIMIZATION

- Life insurance proceeds flow tax free to your beneficiaries or estate and is often one of the most tax-efficient ways to maximize the value of your estate.
- If you are building up your assets to transfer them on to the next generation, you should consider making insurance part of your financial plan;
- You may have cherished assets (such as a family cottage) that you want to pass on to your children;
- Tax exempt life insurance may be the most cost-effective solution to prepare for the eventual tax bill associated with the disposition of your assets.



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4. WEALTH CREATION

- If you are in the early stages of wealth accumulation insurance is an important part of your financial plan;
- Insurance may be the most cost-effective way to provide financial protection in the event that there is a loss of income in your family due to disability, illness or premature death.



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5. INCOME ENHANCEMENT

- Insurance may help you to increase your income and pay less tax in retirement;
- Certain types of insurance products can provide a supplemental stream of tax preferred income in retirement;

Insurance planning may help build a wealth management plan for retirement that includes:

- Diversified income streams (in some cases tax-free income);
- Higher net income than traditional investment vehicles;
- Ensure your assets pass onto your named beneficiaries tax free.



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6. LIQUIDITY

- When the unexpected occurs (premature death, illness or injury), continuing financial obligations may become expensive and overwhelming;
- Many people believe inheritance or existing assets will provide for financial obligations;



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6. LIQUIDITY CONT.

What happens if the assets in your estate are tied up for an extended period of time, the sale of the principal residence does not go as planned or there is an unforeseen tax bill?

- People are forced to make rash financial decisions;
- This is why life insurance is often the preferred strategic solution to provide funding for an estate plan, because it ensures:
 - That your jointly owned residence/cottage/investment properties are not sold for under FMV (Fair Market Value) through a fire sale;
 - There is money available to pay for taxes, outstanding bills and any other unexpected expenses that arise;
 - Life insurance may also bypass your estate, alleviating probate and estate fees/expenses.



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7. PROTECTION AGAINST ILLNESS

What do you believe is your greatest financial asset?

- Your greatest asset during your working years is your ability to earn an income—so why not protect our greatest asset?
- Most people understand the financial benefit that life insurance provides, but not everyone considers what might happen if they suffer an illness or disability;
- The consequences of a disability or illness can result in a major loss of income and jeopardize your financial plan;
- Insurance may provide funds to offset living expenses during times of illness or disability;
- Your investment plan is your “Plan A;” your “Plan B,” is a “risk management plan.”



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8. BUSINESS PLANNING

- Having a contingency plan in place to deal with premature death, disability or illness is crucial to sustain any business;

Insurance planning may provide the necessary funding to:

- Sustain your business in the absence of a business owner or key employee;
- Provide funding for a buy-sell agreement to avoid disagreement and buyout the deceased's shares from their estate or family members;
- Maximize the net value of corporate assets transferred to the next generation;
- Succession planning is fundamental to the survival of any business.



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9. CHARITABLE GIVING

- If you have philanthropic wishes, then you should consider the gift of a life insurance policy to your favourite charity;
- Insurance is often the most cost and tax-effective way to provide a gift to a charitable organization;
- The tax benefits involved in using life insurance as a charitable donation can provide tax relief while you are alive or after you pass away;
- Creating a plan that will tax shelter growth, and provide tax-free proceeds to your favourite charity ensures that your financial goals and aspirations are fulfilled in the most tax-efficient manner;



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9. CHARITABLE GIVING (cont...)

Charitable Gift Program

Exploring and quantifying the concept of “wealth management alpha” — the incremental benefit that’s added to your financial situation when recommended strategies are implemented.

The Smiths

The Smiths have a \$3 million investment portfolio and currently give \$35,000 to a charity annually and plan to do so for the foreseeable future. They each feel strongly about leaving something to their kids, and potentially future generations in the family, once they pass.

They’re used to getting a 5.47% rate of return (ROR). The Smiths are healthy and expect to live for another 40 years. (Tax rates may vary by province or territory of residence and based on an individual’s tax situation.)



Option A — Status Quo

With their annual donations, over the next 40 years, the Smiths will ultimately give \$1.4 million to a charity of their choice. Each year, they get a donation tax credit and can re-invest that refund back into their portfolio.

Here’s an overview of Option A over the 40 years:

Year	Opening Portfolio	Income	Donation	Tax	Closing Portfolio
1	\$3,000,000	\$164,040	\$35,000	\$10,617	\$3,088,423
2	\$3,088,423	\$168,875	\$35,000	\$11,450	\$3,179,963
3	\$3,179,963	\$173,880	\$35,000	\$12,313	\$3,274,731
.....					
38	\$9,531,029	\$521,157	\$35,000	\$72,141	\$9,849,734
39	\$9,849,734	\$538,583	\$35,000	\$75,143	\$10,179,677
40	\$10,179,677	\$556,625	\$35,000	\$78,252	\$10,521,253



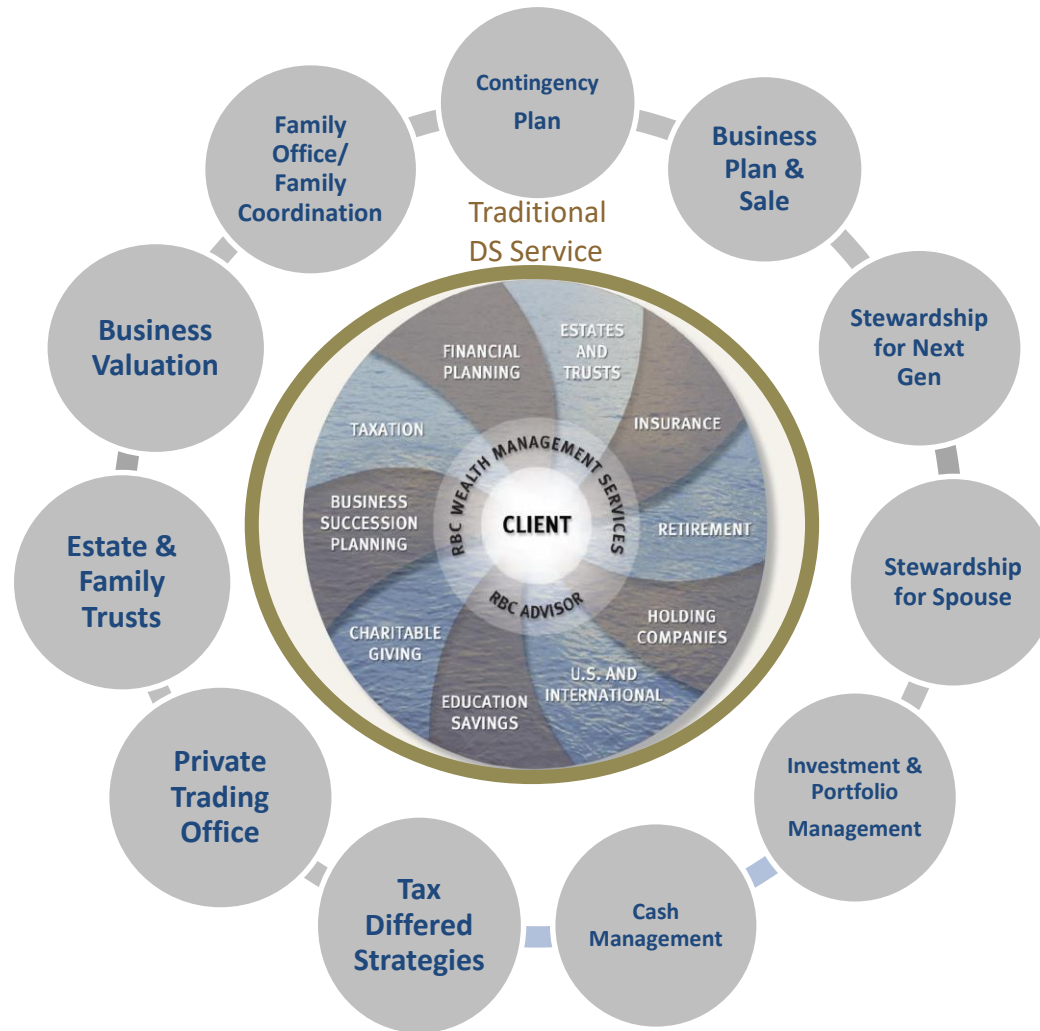
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•Our People



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Bill Vastis, B.Comm, CIM, FCSI, FEA

Senior Wealth Advisor & Portfolio Manager

- With more than 24 years of experience in the industry, Bill is widely known as one of the top wealth advisors in Canada. And he credits his professional success – and personal fulfilment – to the relationships he’s built.
- “Community is everything to me and my family,” he will proudly tell. Bill’s focus on community is a valued legacy from his mother, who taught him the power of kindness, the importance of a strong work ethic, the fulfilment drawn from connection with others, and how to enjoy life by celebrating the successes of those you love. Bill had just 18 years to learn these lessons before he lost his mother to a six-year battle with cancer. Her teachings gave Bill a strong sense of purpose; inspiring him to devote his life to helping family, friends, clients, and other members of his community prosper.
- Bill finds the best part of his job is getting to know each client, and helping them live life to the fullest and achieve success as they define it. One of his areas of expertise is helping business owners and innovators by implementing strategies for managing sudden wealth. He also pioneered an approach designed for business owners facing retirement. The first step he takes with every client is to listen carefully to their story, needs, and goals for the future. He takes the time to simplify complex concepts so clients can understand all available options, and be a part of every decision.
- Bill’s expertise and client-focused approach provide clients with a breadth of global investment expertise coupled with the focus of a one-on-one relationship. He is committed to delivering world-class service at top efficiency. Bill has also created an ironclad tax-efficient method to assist institutional, private, and public companies with their cash management needs in the challenging interest-rate environment.



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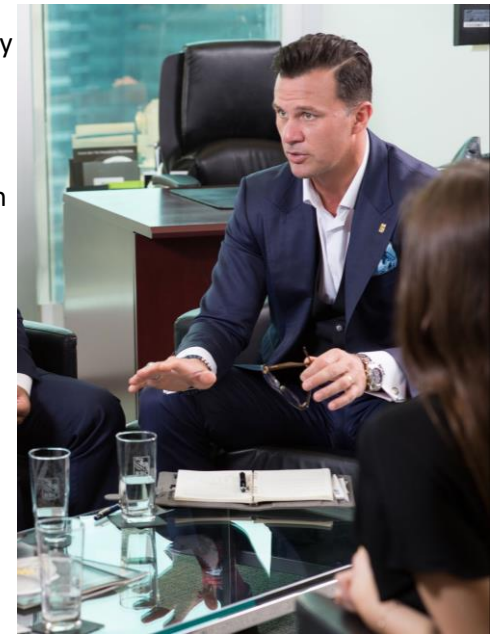


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Bill Vastis (cont...)

Senior Wealth Advisor & Portfolio Manager

- Away from the office, Bill takes great joy in lecturing for **The Rotman School of Business's** master of economics and finance programs. He is committed to lifelong learning and holds a Bachelor of Commerce degree from the **University of Guelph Lang School** of Business and Economics, along with Canadian Investment Management (CIM) and Fellowship of the Canadian Securities Institute (FCSI) designations.
- Earning the prestigious FEA (Family Enterprise Advisor) credential through the **University of British Columbia** has led Bill to foster deeper relationships with family enterprise clients, and gain a broadened perspective of the issues they face – including generational transition. In 2017, he completed the **Singularity University** Executive Program, which is an immersive course in Silicon Valley that examines how key converging technologies will shape our future. Bill honed this niche further by completing **Harvard Business School's Leadership** for Senior Executives program in 2021.
- Away from work, Bill carries on his mother's community-minded legacy with deep involvement in such charitable causes as Junior Achievement of Canada, the Breast Cancer Society of Canada, and the Trillium Health Centre. He also founded the Sotirea Vastis Women's Grit Scholarship



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The Vastis Advisory Group Team

Jason French

Client Success Manager



Ravi Gopisetty

Senior Wealth & Portfolio Manager



Lauren Irwin, CFP®

Associate Advisor & Financial Planner



Chantalle Germain

Associate



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FINANCIAL PLANNING & INSURANCE



Kelly Rivard, LL.B, CFP®, TEP
Vice-President & Will & Estate Consultant



Prashant Patel, CFP®, TEP
Vice-President, High Net Worth Planning



Murray Shapiro, BA, LL.B, TEP
Vice-President, High Net Worth Planning

Barrington Grey,
CLU, CFP®, FEA

Vice-President &
Estate Planning
Specialist,



Tracey Goldie, CLU
Vice President & Estate Planning
Specialist

Your Professional Wealth Management Team

- Advisor
- Estate Planning Specialist
- High Net Worth Specialist

- Business Owner Specialist
- Will & Estate Consultant
- Financial Planner
- Financial Planning Consultant



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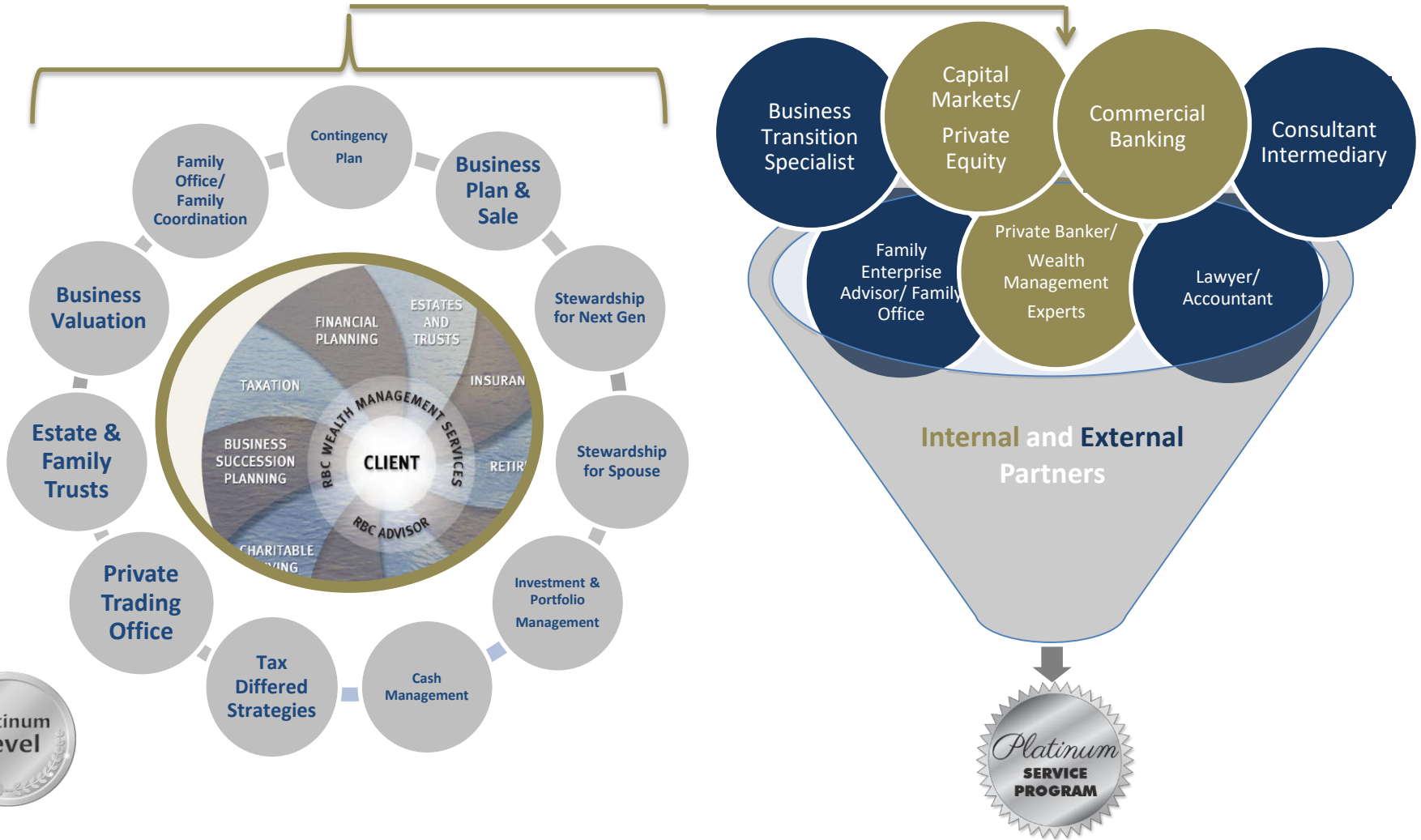
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Your Personal CFO Financial Coordination



Comprehensive & Integrated Services

RBC Dominion Securities will leverage its extensive resources to meet the needs of our clients



Consulting Services

- Investment Policy Statement
- Asset Allocation Analysis
- Access to RBC and External Money Management
- Evaluation of Current Managers

Investment Management

- Customized & Discretionary Money Management
- Equity Monetization
- Private Equity
- Hedge Funds
- Socially Resp. Investing
- Structured Products

Strategic Planning

- Financial Planning
- Tax & Estate Planning
- Charitable Giving
- Insurance
- Family Wealth Planning
- Business Succession Planning
- Enhanced Retirement Planning

Banking & Trust

- Trust & Custodial Services
- International Solutions
- Corp & Inv Banking
- Private Banking
- Credit Solutions
- Commercial Financial Services
- Cash Management

Dedicated Service

- Ongoing Monitoring & Reviewing
- Consolidated Reporting
- Tax Reporting
- Access to Worldwide Research Analysts
- 24/7 Online Access

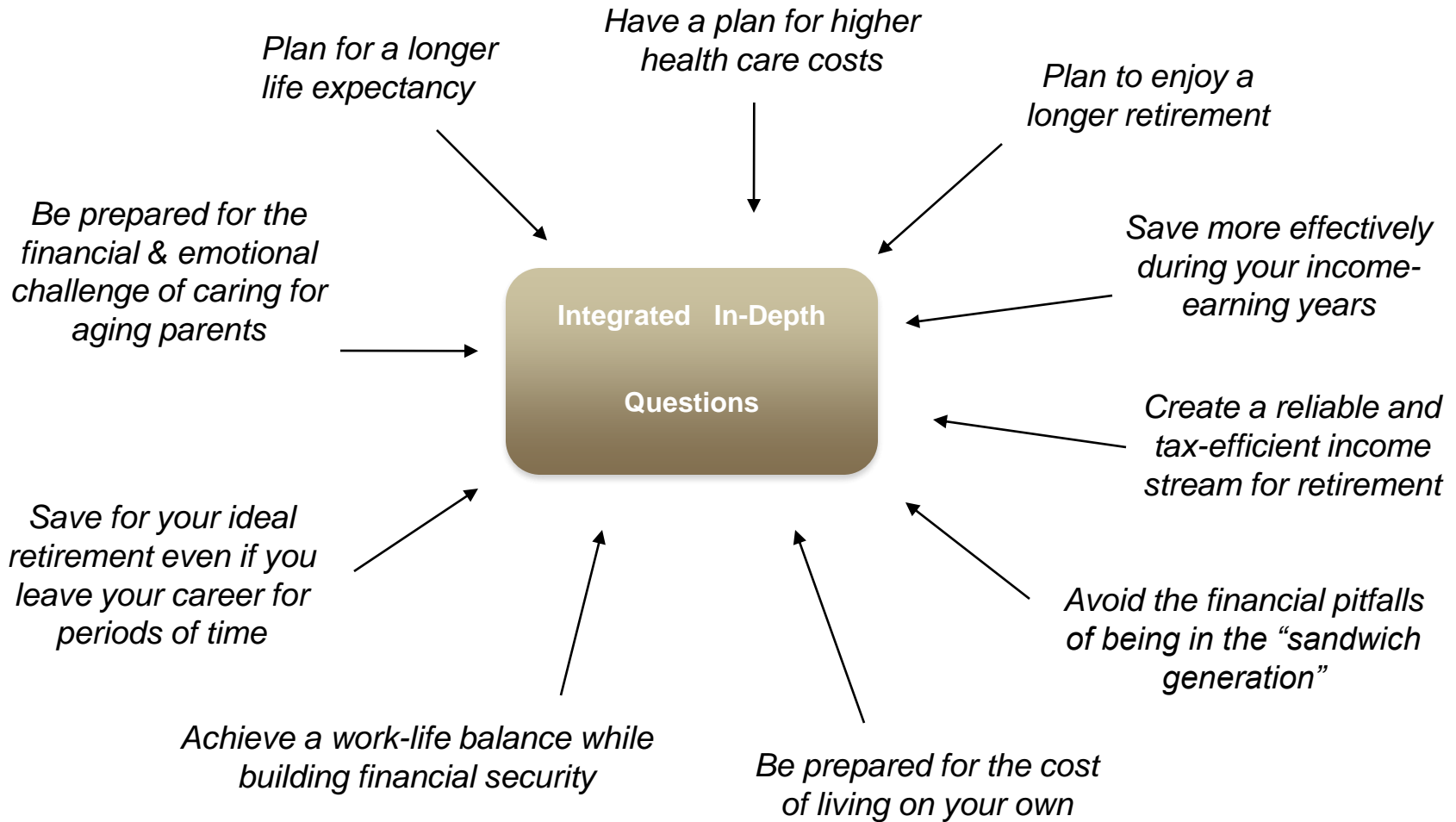


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Trusted Wealth Management Approach

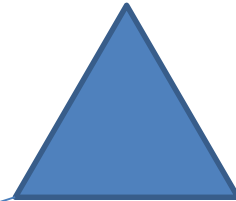


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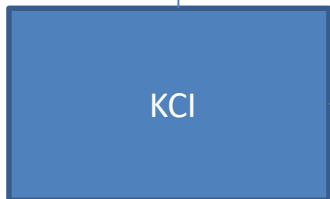
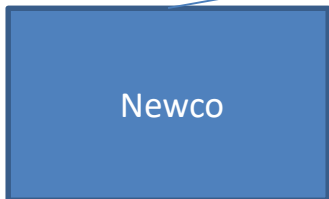
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Actual Client



Frozen Shares

100%



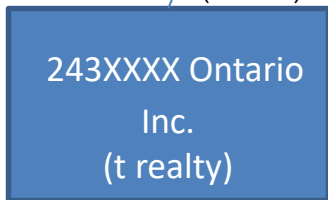
Discretionary Family Trust

- XXX; since XXX shares would need to be sold, would realcos be shared?

18.4 common
(18.4%)

32.25 common
(33.25%)

35 c/B common
(35%)



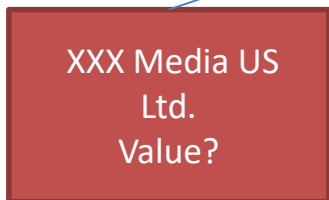
60%??

100%

90%

70%

100%



100%



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ACTUAL US/CAD CLIENT

9 year interest only promissory note;
\$2,640,785.90 initial principal amount;
interest rate as of June 2017 is 1.96%

9 year interest only promissory note;
\$2,640,785.90 initial principal amount;
interest rate as of June 2017 is 1.96%

XXXX2016 Family Trust A created
under agreement dated November
11, 2016

The Bryn Mawr Trust Company of Delaware—
Trustee

XXXX2016 Family Trust B created
under agreement dated November
11, 2016

The Bryn Mawr Trust Company of Delaware—
Trustee

49.995% Class B
membership
interest

49.995% Class B
membership
interest

.01% Class A membership
interest

XXXX Services LLC

Assets contributed

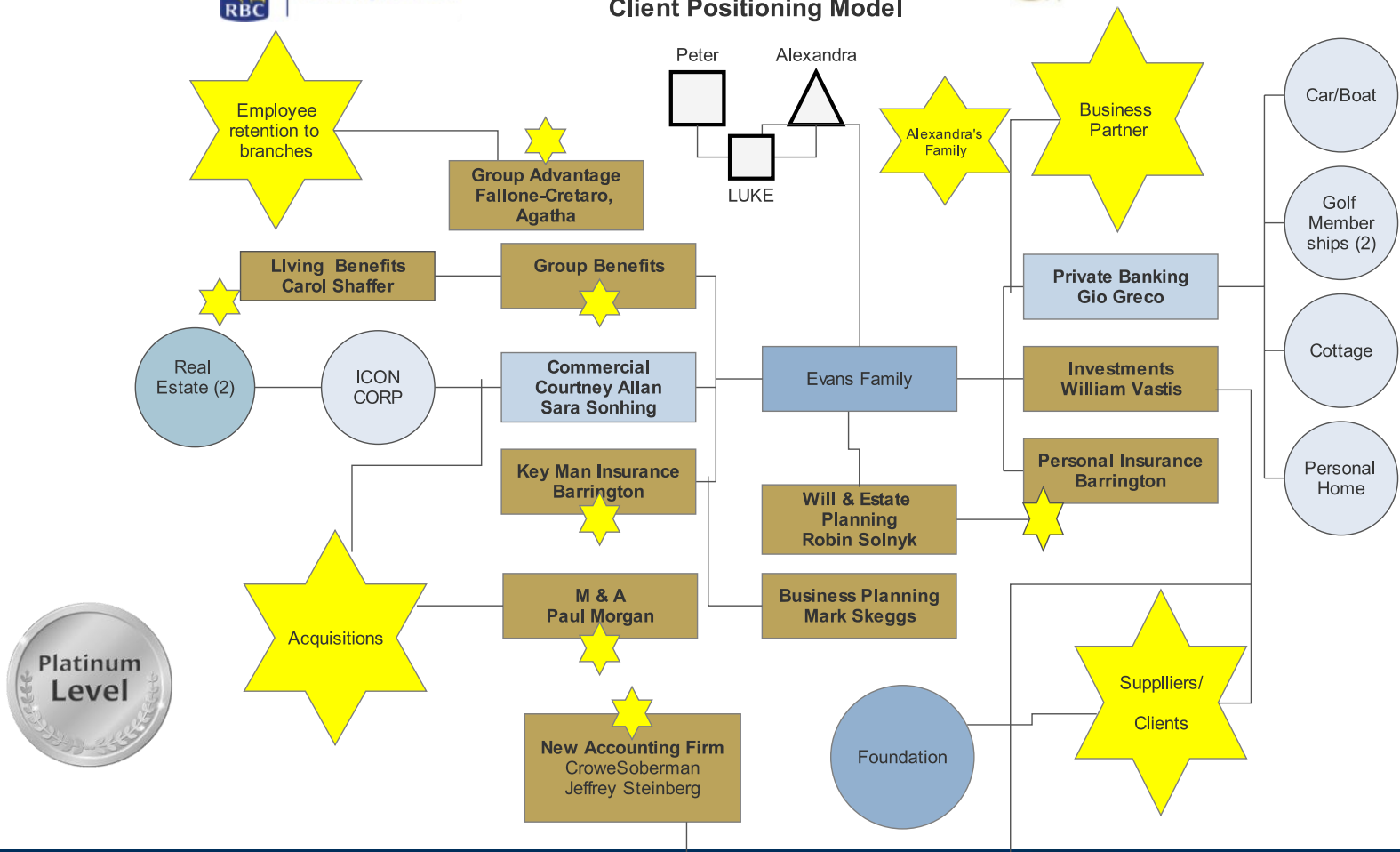


Actual Client with Flow Chart/ Financial Coordination/Contingency and Continuity Agenda

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BOP White Board
Client Positioning Model

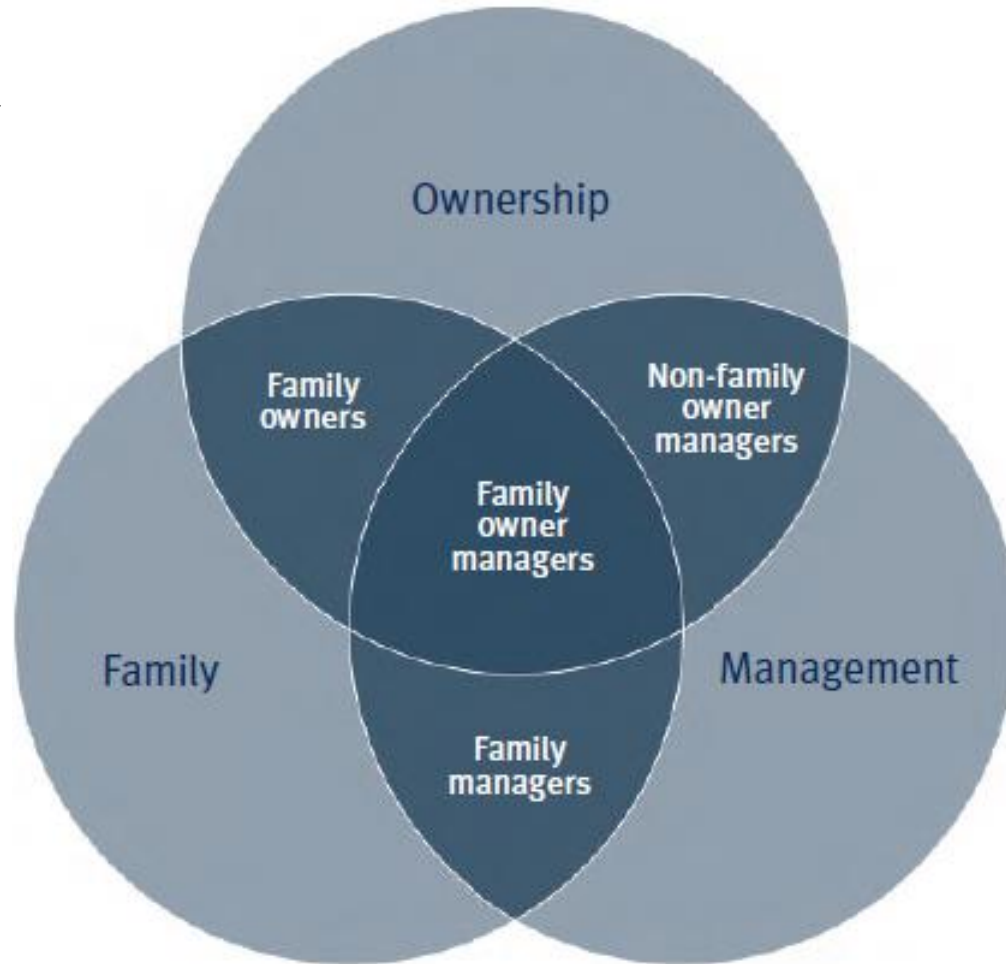


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3 Circle Model...What it is?

1. Family, Business & Ownership

2. Complexities of a family business



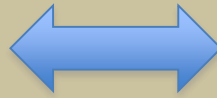
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2 Realities



3 Systems



Active
Business
Members



Ownership,
Business &
Family (3
Circle Model)



Non-Active
Members



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(SOLUTIONS) Integrated Wealth Management Services



Our RBC Wealth Management Service Team

- Will & Estate Consultants
- Estate and Trust Advisors
- Financial Planning Specialists and Consultants
- Financial Advisory Support
- High Net Worth Planning Services
- Business Owner Specialists

Our Approach to Partnering with a Client's Trusted Professional Advisors

- Strategies
- Solutions
- Implementation



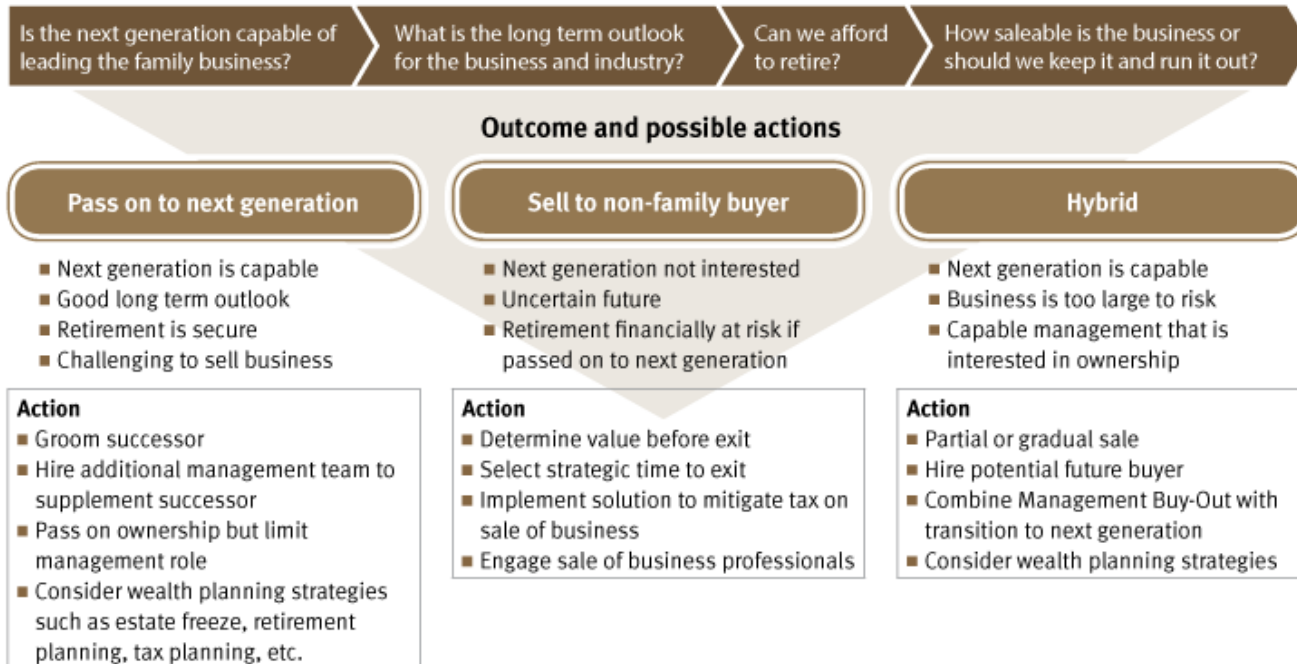
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Like many things, when it comes to family education you'll be most successful if you begin with the end in mind. **You own a business.** You've worked hard to get it to where it is today. One day — whether in one year, 10 years, when you pass away, or at some other time — **someone else will run this business.** If you'd like to decide in advance who that "someone else" will be, you need a succession plan. If you don't have such a plan, **you're not alone.** Many business owners don't adequately plan their succession, if at all. There are many reasons for this complacency — from their reluctance to "let go," **to fear of creating family disharmony.**



Recommendations



- ✓ Engage a Life Coach
- ✓ Form a Family Council with a facilitator initially to guide the process until the family is confident to take over
- ✓ Develop a Family Charter describing the family History, Vision, Mission and Values
- ✓ Form an owner's communication and governance structure
- ✓ Develop a strategic ownership plan for current owners
- ✓ Develop a principles-based shareholders' agreement
- ✓ Develop a long range strategic business plan
- ✓ Develop a communication and decision-making structure for senior management
- ✓ Develop a management organization structure with roles and responsibilities
- ✓ Implement continuity and development plans for each key management role
- ✓ Implement an annual business planning and forecasting process
- ✓ Improve financial information reporting
- ✓ Develop and implement a performance management program for senior management



Private Trading Office

The Private Trading Office is a service offering for the ultra wealthy clients providing best-in-class trade execution and custody service. At the Private Trading Office, we provide concierge brokerage services for sophisticated investors responsible for very large investment portfolios who wish to make their own investment decisions, or have professionals acting on their behalf.

Benefits to clients

- Direct access to trading expertise and best in class global execution capabilities through a dedicated experienced trading team who will execute large orders ensuring best execution standards
- Flexibility and independence for clients to implement their own trading decisions. There is no solicitation, as PTO won't make outgoing sales calls.
- Global execution capabilities in a wide range of asset classes including equities, options, fixed income, FX, precious metals and others
- Safe custody capabilities within the Canadian financial system or through client's existing custody provider; Multi-currency platform
- Flexibility and preferred rates
- Secure and easy access to information – secure online access with monitoring and reporting capabilities through DS Online



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Contingency & Continuity Plan

Contingency Plan

A contingency is an unexpected event or situation that affects the financial health, professional image, or market share of a company. It is usually a negative event, but can also be an unexpected windfall such as a huge order. Anything that unexpectedly **disrupts a company's** expected operation can harm the company even if the disruption is because of a windfall. That is why companies create contingency plans for many possible situations, so company management has a pre-researched **plan of action** to immediately follow. Some threats usually covered in contingency plans are **crisis management, business continuity, asset security, mismanagement and reorganization.**



[YOUR FAMILY NAME]
EMERGENCY PLAN

Be prepared for an emergency. Sit down with your family and decide what you will do in an emergency, what how you will get in contact with each other. Keep a copy of this plan in your emergency supply kit or another you can access it in the event of a disaster.

MEETING PLACES

Primary meeting place: [Address, location, or phone number]
Secondary meeting place: [Address, location, or phone number]
Out of town instructions: [Go to nearest hospital]

Fill out the following information:
NAME: _____

SAMPLE: EMERGENCY BACKUP PLAN

Contingency Plan
Project Name Here

Contingency Plan Template

Prepared BY: _____
Approved BY: _____
Date: _____

Outlines of Plan

1. Introduction

2. Objectives

3. Scope

4. Emergency Backup Procedures

5. Roles and Responsibilities

6. Communication

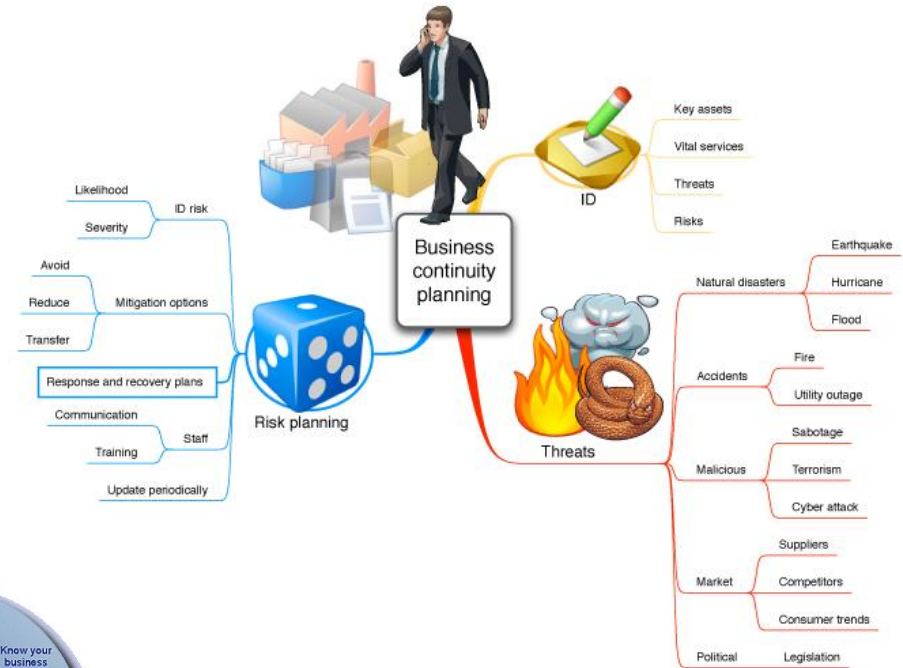
7. Testing and Updates

8. Conclusion

Contingency & Continuity Plan

Continuity Plan

Business continuity plans cover a range of situations, including **the death of a key executive or manager, crisis events that threaten to shut down business operations for an extended period of time, and any other financial situation or unexpected event that threatens to destroy or injure the company.** Continuity plans generally involve insurance policies that provide for the cost of keeping the company in operation, and the cost and hiring of consultants that are specialists in solving the types of problems besetting the company.



Some business owners don't know what a business continuity strategy or plan is: business continuity plans are to be used for continuing or re-opening your business after a disaster strikes.

1. Your Communications Plan
2. A physical assets and property checklist
3. Contacts
4. Operations



The goal is to prepare so in event of a sudden death or disability someone can quickly assume control of the business and continue operations.

First steps

- Place ownership in a Living Trust.
- Critical decisions
- The trustee (as I will refer to the person operating the business)
- Various key people that the owner will list will be consulted in hiring and firing
- Payroll payments
- Cash-flow distributions to the owner's family will be made to provide for any care he needs.
- If it appears, the disability will be prolonged, or if there is a death, a decision will be made whether to sell or continue the business, and whether someone should be hired to handle day to day operations, in effect to become a general manager or chief operating officer

- Long term decisions such as lease renewals, pricing changes, or hiring permanent management personnel, with exception of a general manager, should be deferred as much as possible

- Any plan should be in writing and discussed with the Company's banker (if large lines of credit exist) and any other "interested" party

- Compensation should be established for the trustee based on a fixed amount for oversight and responsibility and a payment arrangement based on time, value creation or staff working on the Company's activities. Additionally, the trustee should receive a payment for assisting in the sale of the Company

- Communications with family members will need to be kept open and the existence of this arrangement should be told to them

- Arrangements to sell the business should start after the operations are stabilized.



Pre-planning

For long-range disaster planning, owner should assemble a board of directors or advisors

Complete instructions of operating the company and selling it with all the backup a representative would need to know should be written out and kept in an easy to access location if needed

Included in the instructions would be documentation of passwords, processes, procedures, comments about individual employees and customers and customer contact people, and a list of what owner does in a typical day, or week

If the business' ownership is placed in a living trust, then owner's will not be operative with respect to the business, or anything else in the trust

Owner's primary concern should be the continuation of the business if he is disabled

A second concern will be maximizing the value for himself if he is permanently disabled or for his family if he dies, or reducing winding down costs as much as possible

It is suggested that owner consider life insurance as a method of providing for wealth transfer to his family [independent of the business] and to assure bankers of the repayment of outstanding loans

Conclusion

Reality has to be recognized and that is the precarious nature of life

A contingency plan that can be implemented almost immediately under the worse type of conditions needs to be established for both the people involved and the business

The costs of setting up the plan are an investment you hope will be wasted with God's grace, but that will provide assurance to key people, customers, vendors, lenders and family, and also to yourself should you become disabled.

Use this outline as a starting point to establish a plan that would work for you. You give up no control as long as you are ok. A major factor in long-range planning is to reduce confusion and to assure continuity and cash flow if the owner becomes disabled and maximizing value if he dies.



Stewardship of your Spouse

Preparing your spouse

Strife at home can negatively impact relations at work unless couples are skilled at communication and conflict resolution. They need to implement a strategy, or best practices, for keeping work and personal life separate

A good way to avoid pitfalls is to create two important documents at the outset: **a cohabitation (or marriage) agreement, and a shareholders agreement.**

Planning for the possibility of divorce

A marriage agreement is essential when bringing a spouse into the family business. Understandably, many couples avoid having the conversation around, "What if we don't make it?".

Protecting the business

Establishing Roles: What are the roles and responsibilities of each spouse in the business while they work together?

Salary: How is compensation determined?

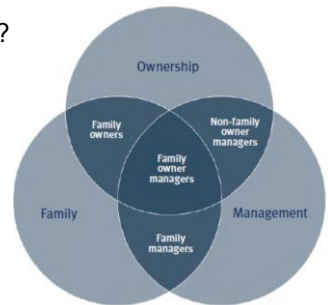
Plan for Failure: In the event of a breakdown of the relationship will one person exit the business? If so, how? Will there be a transition plan to transfer the person's knowledge?

Exit Strategy: Will the exiting spouse's shares be purchased, and how will you determine the value of the business?

Dependents: Will children or other family members be allowed to work in the business and, if so, under what circumstances?

Preparing your family, the owners and the business

Whether you are thinking of establishing a family business, or have done so already, a helpful tool is Three-Circle Model that is widely taught in business programs.



While it can be emotionally challenging, investing the time and effort upfront to tackle these important issues will help prepare you, your spouse and your family for greater business success.



Family Office or Business - Managing the Future of Your Business

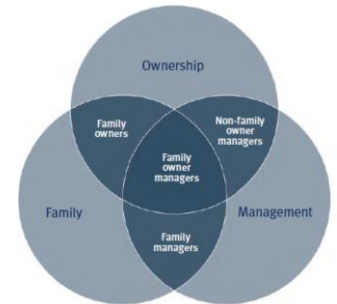
Who will lead my business when I'm Gone?

Who will risk their capital to buy my business when I'm still alive?

1. Give the family a reason to continue the family business
2. Develop a management team
3. Structure a business succession plan
4. Fund the business succession plan
5. Wealth replacement for other family members
6. Have a successful business

Whether you are thinking of establishing a family business, or have done so already, a helpful tool is Three-Circle Model that is widely taught in business programs.

While it can be emotionally challenging, investing the time and effort upfront to tackle these important issues will help prepare you, your spouse and your family for greater business success.



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Insurance consultation (additional Tax deferral Strategy)

- When most people think of insurance, they think of life, home and auto insurance
- But insurance can also help you protect and enhance your wealth
- An Estate Planning Specialist can meet with you to determine the suitability and cost-effectiveness of several insurance strategies to help:
 - Boost your retirement income
 - Enhance the value of your estate for your beneficiaries
 - Protect your assets from the impact of probate taxes
 - Maximize your gift to charity



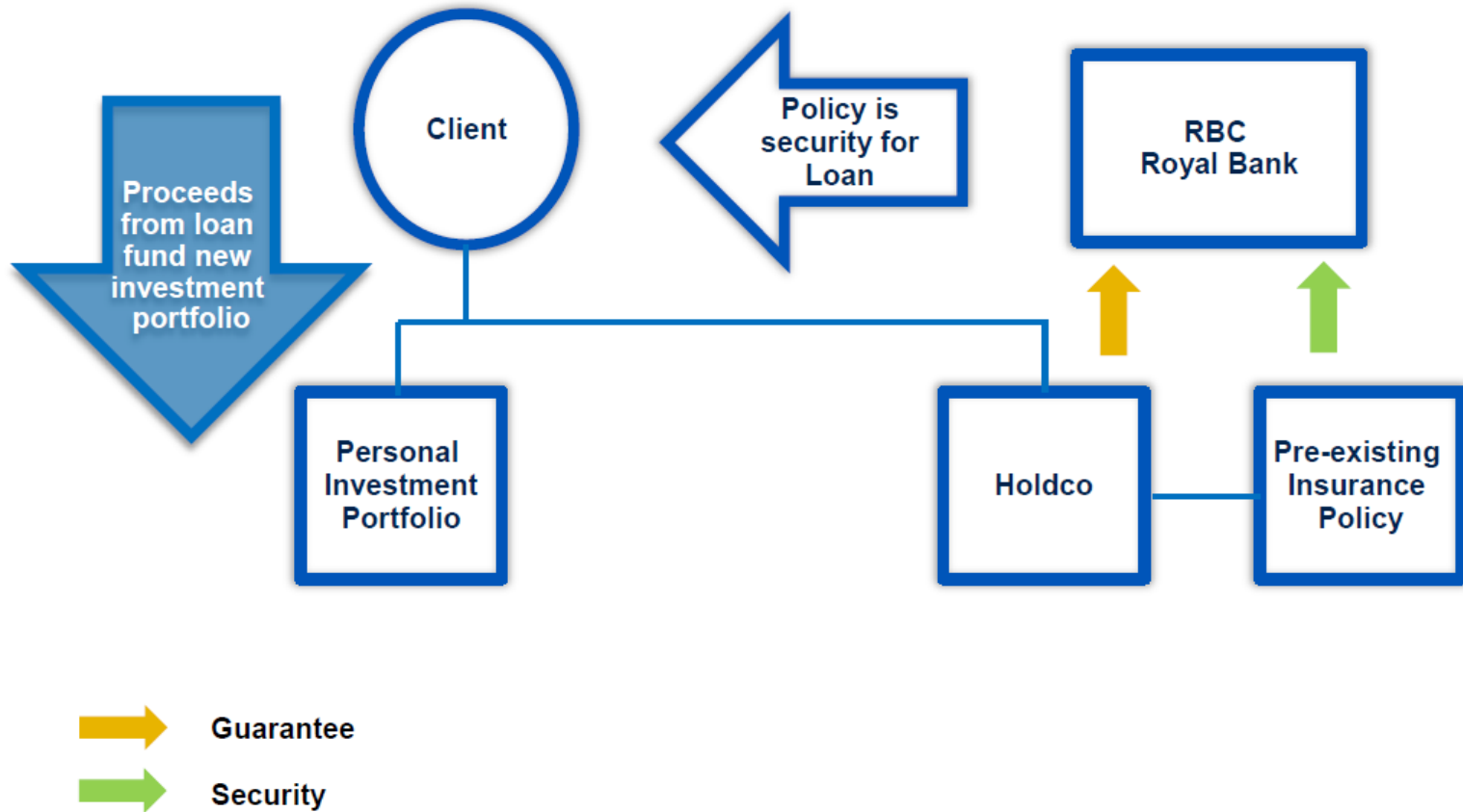
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Immediate Financing Arrangement (IFA)



Insurance Lending Collateral Options



COLLATERAL POOL FOR SECURED LENDING

Whole Life Insurance	Solution
Paid-up status	• Fully paid-up or with premiums outstanding (including immediate financing arrangement)
Issuer	• RBC Insurance, Great West Life, Canada Life, London Life, Manulife, Sunlife, Standard Life, Industrial Alliance*
LTV	• 90% of CSV
Monitoring	• Annually

Universal Life Insurance	Solution
Issuer	• RBC Insurance, Great West Life, Canada Life, London Life, Manulife, Sunlife, Standard Life, Industrial Alliance*
LTV	• 90% if fully invested in guaranteed interest options 50% if invested in mixed asset classes
Monitoring	• Quarterly

*Eligible third party insurers selection criteria: minimum financial strength/claims paying ability rating of A+ by S&P



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Immediate Financing Arrangement (IFA) Key Benefits



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Private Banking

- An Immediate Financing Arrangement (IFA) allows the policy holder to leverage all of the cash surrender value attributed to the annual premium.

Year	Annual Premium (out-of-pocket)	Total Loan Outstanding	Total Cash Value (reduced example -1%)	Lending Value from CSV margined @90%	Lending Value Required from Additional Collateral	Liquid investments Margined @60%	Real Estate Margined @65%
1	243,535	243,535	97,748	87,973	155,562	259,270	239,326
2	243,535	487,070	186,801	168,121	318,949	531,582	490,691
3	243,535	730,605	287,929	259,136	471,469	785,782	725,337
4	243,535	974,140	396,140	356,526	617,614	1,029,357	950,175
5	243,535	1,217,675	513,739	462,365	755,310	1,258,850	1,162,015
6	243,535	1,461,210	637,878	574,090	887,120	1,478,533	1,364,800
7	243,535	1,704,745	869,759	782,783	921,962	1,536,603	1,418,403
8	243,535	1,948,280	1,077,861	970,075	978,205	1,630,342	1,504,931
9	243,535	2,191,815	1,322,827	1,190,544	1,001,271	1,668,785	1,540,416
10	243,535	2,435,350	1,594,405	1,434,965	1,000,386	1,667,309	1,539,055
15	0	2,435,350	2,158,029	1,942,226	493,124	821,873	758,652
20	0	2,435,350	4,139,775	3,725,798	N/A	N/A	N/A

- An IFA usually relies on tax deductions to provide the presented benefits. The most significant tax benefit is the availability of the deduction for loan interest, provided the borrowed money is used for the purpose of earning income from business or property.
- If structured properly, the policy holder is able to write off both the loan interest as well as part of the insurance premium under the Income Tax Act (ITA)



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Financial planning

- We offer financial plans designed for your individual needs, whether you're still working or already retired, whether you're single or married, or whether your financial situation is more or less complex
- Your financial plan will help you address a wide range of financial concerns, including:
 - Cash management
 - Debt management
 - Tax planning
 - Investment planning
 - Retirement planning
 - Risk management
 - Estate planning
- You will receive a personalized report containing specific recommendations on the actions you can take to help achieve your financial goals



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