RBC Rochdale

Partnering with RBC Rochdale

Our team can help scale your practice.

April 30, 2026

A Boutique Approach.

Working side-by-side with you, your high-net-worth clients receive a level of customization that few others can match. We call it Intelligent Personalization®

RBC Rochdale supports financial advisors with customized investment management and private wealth solutions for high-net-worth clients. Your dedicated team will adapt to fit into your practice as seamlessly as possible and bring advanced planning capabilities designed to address UHNW client needs. Free from the burden of day-to-day portfolio oversight and management, you can focus more time on growing your client base.

Each client's portfolio is built from the ground up to help address each unique situation relative to their goals, tax sensitivities, income needs, or existing holdings with low cost basis or concentrated positions. Our portfolio managers can build portfolios to complement non-managed assets (current 401(k)s, company stock, assets with other managers, etc).

RBC Rochdale currently manages over $75.1 billion in assets under management (as of April 30, 2026).

Put Our Strengths to Work for You

Right now, most of your time is likely spent understanding and managing client goals and investments, leaving little time for proactive relationship building and growing your business.

What if that was reversed?

With our help and support, you can spend less time on reviewing investments, rebalancing portfolios, and managing performance. You have more time and resources supporting you so you can focus on your busness.

For illustrative purposes only.

One-to-One Personal Service

With a dedicated investment consultant and portfolio management team, your Rochdale team will gain a deep understanding of your practice and client needs. Ongoing communications and periodic reviews help ensure you and your clients stay abreast of our latest thinking and portfolio actions.

Sophisticated Portfolio Construction

Your portfolio manager oversees every strategic decision, building your client portfolios through detailed efforts to understand and define specific client investment goals, cash flow needs, tax sensitivities, and risk tolerances.

Our Approach

Intelligently Personalized portfolio management begins by providing clients access to a broad spectrum of asset classes and sophisticated investment strategies, which includes a precise stock selection process supported by robust quantitative and qualitative analysis.

The Power of Partnership

Our collaborative business model can help you to leverage our resources so that you can maximize your time and relationships. We help you gain more freedom to build your “dream” practice.

Our People	• 25+ years average professional experience of investment strategy committee members • 75+%[1] of investment consultants and portfolio managers are CFA charterholders • 90+%[2] historical client retention rate • Empowered with client-specific portfolio construction, solutions, strategies, and implementation • Fiduciary responsibility and accountability • Nimble, responsive, local
Differentiated Investment Advice	• Views and investment approach guided by forward-looking macroeconomic and capital markets research • Competencies across equity, fixed income, real assets, and alternatives • Ownership of external manager due diligence and selection
Intelligently Personalized® Portfolios	• Every portfolio is designed to address the unique needs of the client • Proprietary portfolio analysis that identifies inefficiencies in the client’s current portfolio • Custom asset allocation strategies that seek to maximize tax efficiency and mitigate risk • Investment Policy Statement tailored specifically to the client’s objectives and risk tolerance
Asset Allocation Discipline	• Asset allocation guided by in-house, extensive research capabilities coupled with the experience and judgement of our seasoned team of investment professionals • The portfolio manager actively manages the allocation according to the client’s tailored Investment Policy Statement by leveraging research, technology, and professional experience
Active Risk Management	• Three levels of active risk management: strategic, tactical, and dynamic • Portfolio is actively managed by strategically rebalancing assets and adjusting allocations based on changing risk tolerances, market environments, and investment opportunities • Seeks to control overall volatility through systematic risk controls
Direct Access to Portfolio Management Team	• A direct and ongoing relationship with a dedicated portfolio management who can adjust portfolios based on changing client needs • Periodic portfolio reviews
Business Development and Marketing Support	• Complete proposal development for partner advisors • Experienced and highly qualified presenters for seminars, conferences, and continuing education • Access to advanced proposal and analytical tools
Advisor Resources	• Educational conference calls and webinars for our partner advisors, CPAs, and clients discussing various economic and practice management topics • Access to insightful market and economic commentary: • Monthly market and economic outlook, and proprietary speedometers

1. As of April 30, 2026. CFA® and Chartered Financial Analyst® are registered trademarks owned by CFA Institute.
2. 2010 through January 31, 2026

When to Partner with RBC Rochdale

IF YOU WANT

01

Objective advice from your dedicated portfolio team with complete independence to invest your client's best interest.

02

A portfolio strategy tailored to your client's evolving needs, powered by in-house research, a tax-sensitive approach, and protected by three levels of active risk management.

03

Regular communication from your investment team and adjustments in an effort to ensure your client's portfolio performs.

IF YOUR CLIENT...

- Wants access to senior portfolio strategists and portfolio managers
- Has any social, personal, or other special portfolio constraints
- Needs a personalized portfolio income strategy and is planning for retirement or other cash flow scenarios
- Is selling a business, establishing a trust, or planning for heirs
- Is concerned about market volatility and would benefit from a risk analysis
- Prefers to review performance with the experts who directly manage their portfolio
- Needs a comprehensive analysis of an existing portfolio to identify inefficiencies
- Is concerned about the tax implications of their investment portfolio

Benefits of Working with Rochdale

You have more time and resources supporting you so you can focus growing your business.

We believe there are many benefits to consolidating assets under a single manager that enable better outcomes for both advisors and clients.

	Single Manager	Multi-Manager
Analysis	In-depth analysis of existing holdings and illustrated tax efficient transition strategies	May involve little/no analysis of current portfolio; transition limited to manager's current buy list
Customization	Custom asset allocation policy specific to client objectives. Value added via intelligently personalizing each client's asset allocation, cash flow needs, and tax sensitivities	Often mass customized asset allocation and difficulty in coordinating the managers
Access	Direct portfolio manager relationship	May offer only limited access to portfolio manager
Tax Management	Portfolio construction can emphasize tax efficiency	Potential for difficulty in coordinating taxes across managers
Risk and Performance	Ability to ensure that overall portfolio risk and return characteristics are consistent with the client's personalized active risk parameters	Potential for higher level of inefficiencies with multi managers focused on independent objectives
Rebalancing	Ability to proactively rebalance away from low performing or risky asset classes	Potential for holdings overlap and style drift due to active risk and conflicting definitions of size/style
Asset Class Allocation	Effective and efficient implementation for each asset class and style	May ignore complex interrelationships and overlap between asset classes and specialist groups

The personalized way we work makes you—your client's trusted advisor—front and center at every step of our process.

Taking the Next Step

Let us show you how we can work with you to help you grow and serve your high-net-worth business. You'll always be the central contact and relationship manager to your clients throughout the entire process.

Assessment

Your Senior Investment Consultant will work with you to gather information, then create the custom investment strategy which you can present to your client together.

Implementation

In our tax-sensitive account migration process you and your client meet your RBC Rochdale portfolio manager to discuss the goals for their portfolio and finalize the implementation strategy.

Ongoing Management

Continuous Communication
You and your portfolio manager will meet periodically to discuss changes to your clients' goals and review performance.

Our Approach to Investments

When it comes to developing investment strategies, we are, at our core, analytically driven and research-focused.

Intelligently Personalized® portfolio management begins with access to a broad spectrum of asset classes that can be tailored for each client's personal goals and risk tolerance.

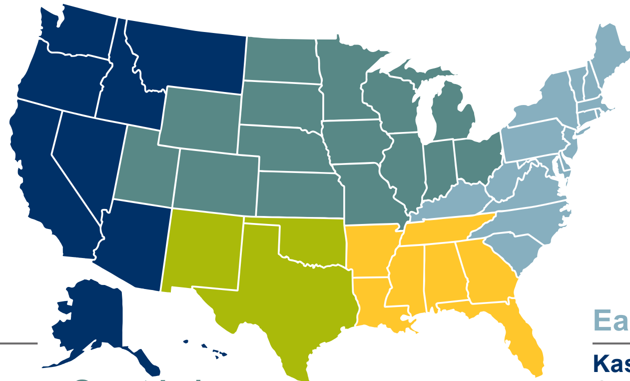
We're dedicated to you and your individualized experience.

As with any investment strategy, there is no guarantee that investment objectives will be met and investors may lose money.

All investing is subject to risk, including the possible loss of the money you invested.

To learn more please contact a RBC Rochdale Senior Investment Consultant

Vern Montross, CFA,CPWA®, CEPA®
Head of Sales and Private Weath,
South TX
(281) 748-6734
Vern.Montross@CNR.com



Ted Cox, CFA, CFP®, CPWA®, CEPA®
National Sales Manager,
Southern VA, NC, SC, DC
(804) 282-3022
Ted.Cox@CNR.com

West Coast

Ed Pope, CPWA®
CA, NV, HI
(415) 710-2581
Ed.Pope@CNR.com

Joe Jraitiny, CFA, CPWA®
WA, OR, AK, ID, MT
(360) 294-9786
Joe.Jraitiny@CNR.com

Connor Bauer, CPWA®
AZ
Investment Consultant
(480) 818-3259
Connor.Bauer@CNR.com

Kevin Betts, CPWA®
CA, NV, HI
Investment Consultant
(626) 807-7353
Kevin.Betts@CNR.com

Teresa Aronoff, CFA, CFP®
WA, OR, AK, ID, MT
Investment Consultant
(415) 477-2542
Teresa.Aronoff@CNR.com

Midwest

J. Sean Withrow, CFA, CPWA®, CEPA®
CO, KS, UT, WY
(303) 654-8589
Sean.Withrow@CNR.com

South Central

Vern Montross, CFA, CPWA®, CEPA®
South TX
Head of Sales and Private Weath,
(281) 748-6734
Vern.Montross@CNR.com

Matthew Larson, CFA, CPWA®
North TX, OK, NM
Senior Investment Consultant
(346) 323-1327
Matthew.Larson@CNR.com

Great Lakes

Julz Schwingler, CFA, CFP®, CPWA®, CEPA®
IA, MN, MO, ND, NE, SD, WI
(612) 940-9185
Julz.Schwingler@CNR.com

Jonathan Doyle, CFA, CIMA®, CPWA®
IL, IN, MI, OH
(917) 209-2813
Jonathan.Doyle@CNR.com

Joshua Schultz, CPWA®, CEPA®
CO, KS, UT, WY, IA, MN, MO, ND, NE, SD, WI
Investment Consultant
(312) 995-6403
Joshua.Schultz@CNR.com

Cole Gest
IL, IN, MI, OH
(216) 550-8268
Cole.Gest@CNR.com

Southeast

Michael O. Adair, CFA, CFP®, CPWA®, AIF®, CEPA®
AL, AR, GA, LA, MS, TN, FL, PR
(256) 499-6453
Michael.Adair@CNR.com

Regan Stanfield, CFP®, CPWA® CEPA®
AL, AR, GA, LA, MS,TN, FL
Investment Consultant
(334) 591-0530
Regan.Stanfield@CNR.com

Carlos Ibanez, CPWA®, CEPA®
Investment Consultant
FL, PR
(407) 402-0212
Carlos.Ibanez@CNR.com

East Coast

Kashif S. Ahmad, CFA, CPWA®
CT, MA, ME, NH, RI, VT
(212) 702-3575
Kashif.Ahmad@CNR.com

Michael Nelson, CFA
NY
(212) 702-3541
Michael.Nelson@CNR.com

Ben Ludwig, CFA, CAIA
DE, NJ, PA
(917) 565-0319
Ben.Ludwig@CNR.com

David Little, CFP®, CPWA®, CEPA®
Investment Consultant
DE, NJ, PA
(610) 489-2780
David.Little@CNR.com

Leks Gerlak, CFA, CFP®, CPWA®
Northern VA, KY, MD, WV
(301) 385-3926
Leks.Gerlak@CNR.com

Ted Cox, CFA, CFP®, CPWA®, CEPA®
National Sales Manager,
Southern VA, NC, SC, DC
(804) 282-3022
Ted.Cox@CNR.com

Josh Dreseris
CT, MA, ME, NH, RI, VT
(617) 406-5493
Josh.Dreseris@CNR.com

Non-Deposit Investment Products: • Are Not FDIC Insured • Are Not Bank Guaranteed • May Lose Value

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