Your future. Our commitment.

RCIC

ROYAL CITY INVESTMENT CORPORATION

Pillars of Success

- INTEGRATING THE INVESTMENT PROCESS WITH ACCOUNTING, TAX & ESTATE PLANNING
- EXPERTISE IN BUSINESS & PERSONAL FINANCIAL PLANNING
- RESPONSIVE, PROACTIVE TAX, AUDITING, ACCOUNTING & ADVISORY SERVICES
- FLEXIBLE CONSULTATIVE APPROACH
- CUSTOMIZED & TAILORED SOLUTIONS
- OPEN COMMUNICATION
- DIRECT ACCESS TO YOUR IAIC PORTFOLIO MANAGER

Accounting

ADDING VALUE TO YOUR PERSONAL AND BUSINESS FINANCES

We partner with Chartered Professional Accountants (CPAs) who have proudly served their community for decades. They bring value to individuals, families and business by providing accounting, tax and auditing services, as well as business valuations and management consulting.

Services include:

- Human Resources Consulting
- Tax & Estate Planning
- US Taxation
- Real Estate & Construction
- Accounting & Assurance
- Bookkeeping
- Business Valuation
- Professional Services

Financial Planning

LAYING THE FOUNDATION

Royal City Investment Corporation (RCIC) is the hub of where the action happens. We work directly with our clients to maintain the relationship by regularly discussing your goals and financial plan aspirations. We utilize our integrated wealth management approach by working with your accountant and by introducing you to the portfolio management team at the Independent Accountants' Investment Counsel Inc. (IAIC) who will manage your investment needs.

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Services include:

- Integrating Personal & Business Planning
- Estate Preservation & Wealth Preservation
- Comprehensive Financial Planning
- Retirement Planning
- Investment Plans
- Estate Planning

Investment Management

PROTECTING YOUR FUTURE

Independent Accountants' Investment Counsel Inc. is a Registered Portfolio Manager. IAIC believes all clients fit into one category – your own. IAIC delivers an integrated approach to managing your portfolio with focused and balanced investment advice that is unique to your financial situation. You have direct access to the portfolio management team, and IAIC encourage regular communication.

IAIC
Independent Accountants' Investment Counsel Inc.™

IAIC:

- Gathers the facts needed for a comprehensive understanding of your situation
- Develops an Investment Policy Statement (IPS) to outline your investment goals, objectives, and risk tolerance
- Reviews your current assets and develops and implements a customized portfolio strategy
- Reviews and rebalances your portfolio and assesses performance quarterly
- Reviews your relevant personal circumstances to determine if any changes should be made to your investment strategy

POWER OF INTEGRATION

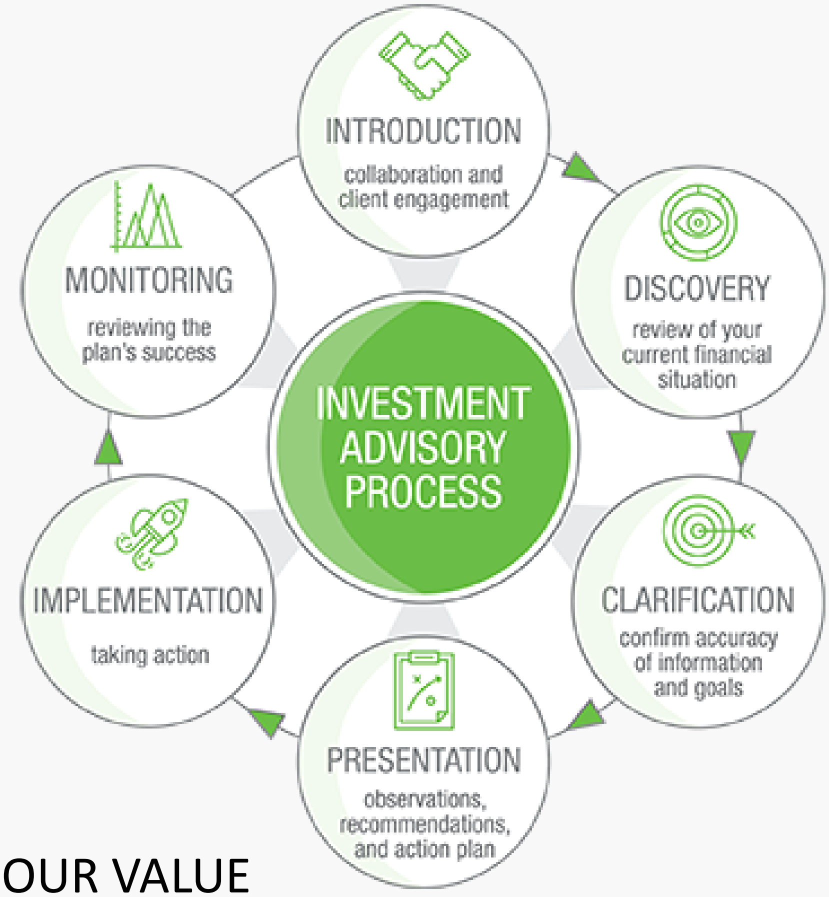
- Are you uncertain if you will have enough money set aside to lead the type of life in retirement you want to lead?
- Do you have a comprehensive financial plan in place that has been implemented and reviewed on a regular basis?
- Do you have a financial planner who understands your personal financial circumstances and meets with you regularly to help you deal with current issues and plan your financial future?
- Do you wonder if you are currently incurring excessive fees on your investments?
- Is your investment plan as tax-effective as it could be?
- Do you have a number of different financial advisors who rarely or never speak with each other?

YOUR BEST INTERESTS ALWAYS COME FIRST!

Our hard working integrated team of professionals is fully committed to providing you with solid advice, exceptional client service, comprehensive financial planning, business management and customized portfolios that bring vision, focus and balance to your financial position.

You will benefit from a strong professional relationship that is built on trust, dependability and integrity.

THE SIX STEP FINANCIAL PLANNING PROCESS



OUR VALUE

DISCOVERY
- Assessment and analysis of your current financial situation
- Guide and assist you to determine your financial goals and objectives

FINANCIAL ADVICE AND SERVICE
- Professional, objective and timely financial advice and services through regular meetings
- Personal and customized wealth management and financial planning
- Keep you on track to reach your goals

BUILDING TRUSTED RELATIONSHIPS
- Following a systematic process to understand your financial situation objectives and priorities
- Finding solutions to complex retirement income, investing, taxation and estate problems
- Building wealth and strategies for tax preferred income, capital preservation and tax minimization

INTEGRATED WEALTH MANAGEMENT APPROACH
- Access to IAIC and their team of Registered Advising Representatives
  - ⇒ Create a personalized Investment Policy Statement (IPS) for each client
  - ⇒ Custom built and managed investment portfolio for each client
- Access to accounting and tax professionals for personal and business tax expertise
  - ⇒ Tax planning, estate and testamentary trust planning
- Clients will be working directly with a CERTIFIED FINANCIAL PLANNER professional
  - ⇒ Comprehensives financial planning for individual, families and business owners

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ROYAL CITY INVESTMENT CORPORATION

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