Nathan Janzen Bio:

Nathan is a Senior Economist with RBC Economics research. His focus is on analysis and forecasting of macroeconomic and financial market developments in Canada and the United States. This includes monitoring near-term economic developments and producing forecasts for the Canadian economy as well as forecasts of key Canadian economic indicators. Nathan joined the economics department at RBC in 2008 after completing a M.A. in economics at McMaster University and a B.A. honours degree from the University of Regina.

RBC Wealth Management Financial Services Inc.

Andrew Sipes, CFP, CLU

Vice-President & Estate Planning Specialist

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Andrew loves the insurance business. It's not the products, it's the opportunity to learn about you, your family and your life as a whole and how insurance may help you to reach your most cherished goals. That accounts for Andrew's core purpose: to focus on people and provide the optimal solution for their unique circumstances.

Fundamentally, Andrew is an educator. He says, "If I hadn't chosen the insurance business I would probably be a teacher. As an Estate Planning Specialist, my role is to educate clients on which situations these products are for, and how you make them work." It is not about the sale. It's about helping people discover an insurance solution that works for them, if any. It's always about people, not product.

Andrew has been an Estate Planning Specialist since 1993. He lives in Toronto with his wife, daughter and their dog. An amateur boxer until 1992, he was the Ontario middleweight champion. Now he's an avid squash player and fisherman.

Our professional commitment

Simply put, you deserve to **Get the most out of life™** – this is why we exist. It's important that you get the best advice, service and assistance possible.

RBC Wealth Management Financial Services Inc. offers a team of highly qualified professionals and accredited Estate Planning Specialists / Financial Security Advisors that focus on strategic insurance solutions. Offering independent knowledge and advice to deliver and execute key solutions for your personal and corporate insurance needs, they collaborate with those from among the best internal and external resources, including Canada's leading insurance suppliers. Whether related to the creation, protection or transfer of wealth, they will partner with you, your RBC advisor(s) and your other professionals to assess your wealth management needs and deliver comprehensive solutions.

Our ability to add value comes down to one thing: our relationships, with you, our valued clients. We are passionately dedicated to helping you build your wealth and live the way you want.

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