

# Schaefer Present Corte Mance Investment Group

Private Wealth Manager



Wealth  
Management

Schaefer Present Corte  
Mance Investment Group



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Financial leadership in a complex world

**Richard Schaefer, AWM**

Senior Vice President – Branch Director  
Senior Consulting Group

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**Bobby Present**

Senior Vice President – Financial Advisor  
Senior Consulting Group

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**Gustavo Corte, CFP®**

First Vice President – Financial Advisor  
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**Doug Mance, AWM, CFP®**

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

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As a wealth management team, we develop sound strategies that provide a wide range of investment solutions, including retirement planning, education funding, estate planning services as well as business strategies for employer defined-benefits and defined-contribution plans.

With more than 134 years of combined industry experience in our group and the recognition of a 2024 Forbes Best-In-State Wealth Management Team award, our goal is to be our clients' most trusted advisor and ultimate resource for their personal, family and business needs. We invite you to become our client, become our friend and experience how we can make a difference in your financial future.

**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.**

The 2024 Forbes Best-In-State Wealth Management Teams award was announced January 2024. Data as of 3/31/23. The award was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and team, and are not indicative of future performance or representative of any one client's experience. Past performance is not an indication of future results. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance.



## **Richard Schaefer, AWM**

**Senior Vice President – Branch Director  
Senior Consulting Group**

(520) 615-4324 | richard.schaefer@rbc.com

Registered under NMLS#1631993 through City National Bank

### **Experience**

- 41 years of experience in the financial industry, specializing in individual portfolio development and management

### **Education and licenses**

- Bachelor of Science degree in business administration from University of Arizona
- Passed the Series 7, 8, 31, 63 and 66 exams
- Insurance licensed
- Accredited Wealth Manager (AWM) designation

### **Recognitions**

- Chairman's, President's or Director's Council award recipient since 1994
- The Spirit of Philanthropy award for dedication to philanthropic issues – 2006
- The Dynamic Duo award for extensive community service – 2008
- Father of the Year – Community of Tucson – 2006
- RBC Global Citizen Award – 2017

### **Community involvement**

- President of board of directors, St. Augustine High School – 2008–current
- Chairman of the Pima County Board of Adjustments – 1994–current
- Commissioner, Pima County Commission on Trial Court Judges – 2002–current
- Tucson Medical Center Audit and Oversight Committee – 2000–current
- Founding member of the Father's Day Council – Tucson – 1994–current
- Ronald McDonald House Charities of Southern Arizona – Development Committee member – 2017–current
- Honorary board member of Tucson Ladies Council (TLC) – 2004–current
- Sonoran Institute, chair of the board
- Santa Lucia Conservancy board member and finance committee chair – 2021

### **Personal**

- Richard and his wife, Stella, are both third generation residents of Tucson and they have a son, a daughter and a grandson.
- Achieved fifth-degree Master Black Belt in Tae Kwon Do and instructor
- Richard's great-grandmother arrived in Tucson in a covered wagon



## **Bobby Present**

**Senior Vice President – Financial Advisor  
Senior Consulting Group**

(520) 615-4338 | robert.present@rbc.com

Registered under NMLS#1631990 through City National Bank

### **Experience**

- 40 years of experience in the financial industry, specializing in the analysis of money manager styles and performance
- A founding member of RBC Wealth Management’s Investment Advisory Group
- Published in the Tucson Citizen

### **Education and licenses**

- Passed the Series 7, 63 and 65 exams
- Insurance licensed

### **Recognitions**

- President’s Council award recipient since 1998
- Father of the Year – Community of Tucson – 2008

### **Community involvement**

- Established a mentoring program for University of Arizona Native American students majoring in finance
- Past president of the Jewish Federation of Southern Arizona
- Past president and founder – Steven M. Gootter Foundation, responsible for raising \$2 million to fund an endowed chair position at the University of Arizona Sarver Heart Center
- Advisory Council for the Judaic Studies Department at the University of Arizona

### **Personal**

- Bobby is a third-generation resident of Tucson
- Bobby and his wife, Deborah Oseran, have three children: Naomi (Joshua), Joshua (Missy), and Claire (Cameron), and eight grandchildren: Lena Joy, Harry, Jack, Fiona, Aaron, Josie, Violet and Cleo





## **Gustavo Corte, CFP®**

**First Vice President – Financial Advisor  
Consulting Group**

(520) 615-4318 | [gustavo.corte@rbc.com](mailto:gustavo.corte@rbc.com)

Registered under NMLS#1389695 through City National Bank

### **Experience**

- 10 years of experience in the financial services industry with a focus on developing new client relationships and all areas of wealth management

### **Education and licenses**

- CERTIFIED FINANCIAL PLANNER® (CFP®)
- Bachelor of Science degree in business administration, the University of Arizona, Eller College of Management
- Passed the Series 7 and 66 exams
- State of Arizona life, health, disability and long-term care insurance licenses

### **Community involvement**

- Casa de los Ninos, Board Member, Vice President — Current
- El Rio Foundation – El Rio Vecinos, Block Party, Co-Chair — 2024
- Ballet Tucson, Board Member and President-Elect — Current
- Tucson Metro Chamber of Commerce – Emerging Leaders — Current
- Big Brothers Big Sisters of Southern Arizona – Board Member, Chair — 2022
- Tucson Young Professionals, Board Member, Growth Committee, Chair — 2021
- Tucson Metro Chamber of Commerce — Member
- Tucson Hispanic Chamber of Commerce — Member
- Tucson Young Professionals — Member
- Fresh Produce Association of the Americas – Member — 2017
- Junior Achievement of Southern Arizona – Volunteer — 2018
- Arizona Technology Council – Volunteer — 2017

### **Personal**

- Engaged to Danielle, the principal ballerina of Ballet Tucson. They have two fur babies: Mera, a Toy Aussie, and Marla, a Yorkie.
- Recognized as one of Tucson's 40 under 40 by the Tucson Hispanic Chamber of Commerce
- Recognized as a NextGen Leader by Biz TUCSON Magazine
- Fluent in Spanish
- Golfing
- Cycling



**Douglas Mance, AWM, CFP®**

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

(520) 615-4337|doug.mance@rbc.com

**Experience**

- 43 years of experience in the financial industry, specializing in individual portfolio design and client service

**Education and licenses**

- Bachelor of Science degree in biology, University of Hartford, Connecticut
- Passed the Series 7 and 63 exams
- Insurance licensed
- CERTIFIED FINANCIAL PLANNER® (CFP®)
- Accredited Wealth Manager (AWM) designation

**Recognitions**

- President’s Council or Director’s Council award recipient since 2009

**Community involvement**

- Advisory Board Member, Invisible Theatre, 1987–present
- On-Air Financial Reporter, KVOA-TV4, Daybreak news show, 1992–2002
- Pima County Board of Adjustments, 1989–1992
- Member, Citizens Accountability for Regional Transportation Committee, 1996–2006
- Mt. Lemmon Water District, Board Chairperson, 2011–2023

**Personal**

- Doug has been married to Laura Kelly Mance (retired president of Long Realty Companies) since 1977. They have three daughters and two granddaughters.
- Doug and Laura moved to Tucson in 1977 after meeting and graduating from college.



**Kathe Simmonds, APP**  
**Branch Service Manager**  
**Senior Registered Client Associate**  
(520) 615-4347  
kathe.simmonds@rbc.com

### Experience

- Associate Planning Professional since 2022
- Promoted to branch service manager in 2021
- Senior registered client associate with RBC Wealth Management since 2013
- More than 23 years in the financial services industry
- Cashier and operations associate at Morgan Stanley
- New account clerk at Morgan Stanley
- 18 years as a small business manager
- Cashier and new account clerk at Prudential Insurance

### Education and licenses

- Passed Series 7 and 66 exams
- Certified in adult mental health first aid
- Certified Associate Planning Professional – Kaplan College

### Personal

- Married since 1984 with three children and five grandchildren
- Husband, Glenn, is a retired paramedic fire captain
- Enjoys cruising, camping, embroidery, crocheting, reading and genealogy

### Community involvement

- Served 10 years as a volunteer firefighter/EMT
- Served 15 years as an emergency services dispatcher for first responders
- Active supporter of the Green Valley Fire Fighters Foundation



**Courtney Whitley**  
**Registered Client Associate**  
(520) 615-4369  
courtney.whitley@rbc.com

### Experience

- Three years of experience in equity research and financial analysis
- 10 years servicing Tucson's community, focusing on proactive and personalized care by actively listening and providing (establishing) a dynamic solution based on the client's evolving situation

### Education and licenses

- Master of Science in Finance (MSF), the University of Arizona, Eller College of Management — 2022
- Bachelor of Science in finance, the University of Arizona, Eller College of Management — 2021
- Envestnet Institute, On Campus — 2020
- Passed the Series 7 and 66 exams

### Community involvement

- Soroptimist Panel Judge — 2023
- Soroptimist Live Your Dream — Gale Gage Award — 2020
- Interfaith Community Service Financial Bridges Planning Committee — 2022
- Cope Community Service volunteer — 2019
- Worked in the fire service in Tucson for nearly 10 years as a firefighter/EMT, dispatcher and public fire and life safety educator

### Personal

- Loves spending time with her three kids, watching them thrive and playing sports
- Enjoys new challenges, being a part of her community and staying active



**Ruben Valencia**

**Client Associate**

(520) 615-4348  
ruben.valencia@rbc.com

**Experience**

- Nearly 10 years of experience in the financial services industry with an emphasis in small business relations and an additional four years' experience in human resource consulting

**Education and licenses**

- Attended the University of Arizona from 2004–2008, majored in communications
- Previously registered under NMLS through JP Morgan Chase Bank

**Community involvement**

- Member, Rotary District of Nogales, Arizona — 2018–current
- Member, Tucson Hispanic Chamber of Commerce — 2017–current
- Core team member at St. Thomas the Apostle Parish's youth ministry — 2017–current
- Past volunteer, Ronald McDonald House Charities of Southern Arizona — 2018–2019
- Past member, Phoenix Hispanic Chamber of Commerce — 2019

**Personal**

- Fluent in Spanish
- Married to his best friend, Teresa, since 2012; daughter, Camila
- Avid golfer and car enthusiast



**Ana Grant**

**Registered Client Associate**

(520) 615-4342  
ana.grant@rbc.com

**Experience**

- 10 years of experience in the financial services industry, primarily focusing on building client relationships
- While working in banking, Ana found her passion for wealth management
- Enjoys helping clients by providing holistic solutions and support to build their legacy

**Education and licenses**

- Associate of Science (AS), Pima Community College — 2017
- Attended the University of Arizona, Public Health from 2018–2019
- Passed the Series 7 and 66 exams

**Community involvement**

- Volunteers in her son's elementary classroom
- Active member at her church

**Personal**

- Enjoys spending time with family
- Thrives on learning new things—such as Western horseback riding—which has become a new hobby



# How we work with you

## Our relationship begins

We want to learn about you while you learn about us. At the onset of our relationship, we ask you a series of questions focusing on your life's goals and dreams. It is essential that we understand as much as possible about you, your family and your investment philosophy.

We begin by thoroughly analyzing your current investment portfolio, risk tolerance and future income needs. As we listen and complete our questionnaire with you, we gain insight into your views, concerns and perceptions about how your money is invested and what role it plays in your life and the life of your family. You may have concerns about the impact of taxation on your portfolio; we understand this importance and our goal is to maximize after-tax investment results. Many of our clients rely on our experience and knowledge in their financial lives; we believe the same will happen for you over time as we earn your trust.

## Your dynamic solution

We create a personalized plan that can be updated as life changes occur. Our team is highly collaborative and each team member works to have a complete understanding of your specific needs. We create each wealth management plan by bringing together sophisticated planning tools with our team's nearly 134 years of combined investment counsel experience.

Our recommendations include, but are not limited to, growing assets, managing risk, creating a retirement income and designing your legacy. Our open architecture platform gives us the freedom to choose the "world-class" investment managers and allows us to be highly selective when recommending strategies and solutions. The decision to entrust your hard-earned wealth to investment managers is supported by our institutional-level due diligence process which we believe is more important than ever in today's ever changing investment environment.

## Dreams | trust | solutions

We are fully invested in your success and with you every step of the way. We believe communication is a shared responsibility between our clients and ourselves. We initiate regular contact with our clients and ask you to contact us if you have any questions or concerns or if you need to inform us of any significant life changes. Experience has taught us that each client has different preferences for the format and frequency of communications, and we meet these expectations accordingly for each individual.

The Schaefer Present Corte Mance Investment Group is there to help define and navigate your future, while providing advice along with the exceptional service you deserve.

# RBC Private Wealth

## Serving high-net-worth families

**RBC Private Wealth is an exclusive program for high-net-worth families and our team has been specially designated to offer this service. We are dedicated to providing the optimum financial solutions to preserve and enhance your wealth.**

### **A team approach**

To address the complex issues facing high-net-worth families—those investing \$5 million or more—we expand our team to include RBC Wealth Management inter-disciplinary specialists from across the nation. These experienced specialists work alongside us to help you proactively plan for the future.

Together we address the wealth management issues that concern you:

- Wealth accumulation, which includes the management of: investments; liabilities; liquidity needs; retirement plans; stock compensation—including strategies for exercising stock options and restricted stock; and business ownership interests.
- Wealth protection, which includes insurance solutions; titling of assets and asset protection, as well as durable power of attorney; medical directives and executor/trustee relationships.
- Wealth distribution during and after your lifetime, which includes gifts to family members, other heirs and charities of your choice.

### **The 13 wealth management issues**

As part of our service we take a disciplined approach to addressing these wealth management issues to help create, grow, protect and preserve your wealth. We review these issues with you to identify the ones that you already have addressed or that do not pertain to you, and prioritize the ones that remain. In this way, we can together develop an action plan to address the issues that are most important to you and your family.

### **Enjoy what you've worked hard to achieve**

Your wealth can be a great source of opportunity. But with wealth comes responsibilities, challenges and questions. We understand what you may be experiencing; and we are prepared to offer the assistance you need to appreciate and enjoy your wealth instead of worrying about it. Contact us today to learn more about how RBC Private Wealth can work for you.



# Wealth strategies services

RBC Wealth Management develops customized strategies and solutions for your more complex financial situations. These strategies and solutions could range from a single issue on a particular topic to an analysis incorporating a variety of wealth planning topics.

An integrated analysis is based upon your personal values, lifestyle, family relationships and professional and personal objectives. It provides you with information to help you assess your current financial situation, as well as participate in the decisions affecting your goals based on your values and objectives. Topics include:

## Investment analysis

- Investment selection
- Portfolio evaluation
- Investment management services
- Concentration strategies
- Diversification management allocation

## Estate planning services

- Professional trustee services
- Revocable and irrevocable trusts
- Generation-skipping transfer trusts
- Business succession

## Research

- Equity
- Fixed income
- Money manager
- Mutual fund

## Corporate executive and business owner solutions

- Retirement accounts for business owners
- Institutional consulting services and fiduciary services
- Deferred compensation and insurance solutions
- Full employee stock option and purchase plans

- Restricted securities, Rule 144 and Section 16, 10b5-1 plan creation and administration, stock buy backs (10b18)

We analyze your investment portfolio based on investment selection to review both liquidity needs and asset allocation. Liquidity needs are based on a liquidity preference and the proper ratio of investment assets to liquid assets, taking your cash disbursements into account. The asset allocation determination is based on a review of your holdings in various asset categories, investment objectives, age, income needs and risk preferences.

## Retirement planning services

- Retirement cash flow projections
- Retirement plan distribution options
- Lump sum investment analysis
- Distribution tax analysis

This analysis reviews your ability to meet identified financial goals. It assesses the assets currently set aside for retirement under various investment return rate assumptions. These assets typically include your individual retirement accounts, pension plans and anticipated Social Security benefits. To help you pursue your retirement goals more effectively, we may suggest alternative investment strategies. The plan may also include an analysis of annual cash flow projections, before and during retirement, and focus on tax efficient distributions.



### College funding

- Investment strategy
- Tax-efficient distributions
- Gifting considerations

This analysis reviews your anticipated financial requirements for funding education needs. It incorporates expected tuition costs with inflation considerations to project cash needs at a specific point in time. This may include alternative investment strategies to help achieve a desired rate of return. It may also examine the best funding vehicles for your portfolio, which allows for the most tax efficient distributions. Finally, it may also incorporate gifting strategies where appropriate.

### Tax considerations

- Tax-efficient and tax-deferred investing
- Tax-exempt investment strategies
- Capital-gain and loss-harvest strategies

This review examines your income tax situation based on your current tax exposure. Proposed considerations can be based on investments that can either shelter or defer investment income. The timing of income recognition or deductions may also be suggested.

### Life/disability insurance analysis

- Type of policy considerations
- Risk exposure in the event of death or disability
- Estate and gift impact
- Life insurance ownership structure

This analysis examines the financial exposure you risk in the event of death or disability. It considers adequate coverage and appropriate insurance premiums. Various types of insurance policies may be proposed as a means to help minimize risk, given your current insurance policies. Finally, estate and gift tax implications are assessed, particularly in light of your life insurance ownership structure.

### Charitable giving strategies

- Charitable inclinations
- Gift timing
- Tax implications

This analysis examines charitable inclinations in light of your asset holdings to determine the best available assets to use to accomplish your charitable gifting strategy. Focus may be provided as to the timing of the gift and optimizing the taxable deductions resulting from the contribution.

### Employee stock option analysis and strategies

- Vesting schedules
- Timing of exercises
- Tax implications
- Diversification analysis

This analysis examines the details concerning your stock options, including vesting schedules, with an emphasis on the timing of the exercise, reducing the taxable impact of the options and focusing on how to best diversify the concentrated portfolio that options often cause.

### Estate review and strategies

- Estate planning services
- Family gifting
- Charitable giving
- Generation transfer techniques
- Trust strategies

This analysis projects your estate tax liability, focusing on various specialized estate planning techniques. These include the use of wills, trusts and other strategies, to minimize your estate tax exposure and assess estate tax liquidity to help reduce the likelihood assets need to be liquidated to pay estate taxes.

# 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

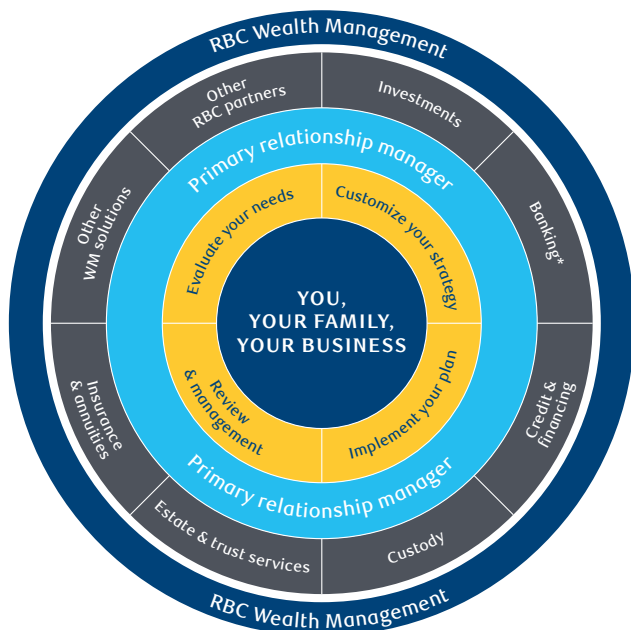
Clients who want to feel confident about their wealth plan and goals select us because our character counts. When you choose RBC Wealth Management, you will work with a company with deep resources, a reputation for putting the interests of clients ahead of our own and a passion for helping transform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

### 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.<sup>1</sup>
- In the U.S., earned 100% rating on the Human Rights Campaign Corporate Equality Index (2022)
- More than US\$931 billion in assets under management worldwide<sup>2</sup>
- Approximately 4,800 financial advisors, private bankers and trust officers worldwide, with more than 2,100 financial advisors in the U.S.
- Offers thousands of investment products, including many local, regional and international investment opportunities

### 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.



1. Quarterly earnings release (10-Q) from peer firms.  
 2. As of July 31, 2024.

# 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
- More than 100,000 employees speaking over 100 languages serve more than 18 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 15 bank globally<sup>1</sup> 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.<sup>2</sup>

## Canada’s leading financial institution

- Largest bank in Canada, with approximately US\$1.5 trillion<sup>3</sup> in total assets and a Common Equity Tier 1 capital ratio of 13.0% (Basel III)<sup>3</sup>
- RBC is the market-leading retail bank in Canada, receiving top ranks among big five banks in 11 out of 11 Ipsos Financial Service Excellence Awards 2022
- Ranked #3 by J.D. Power in Banking Mobile App customer satisfaction among Canadian banks<sup>4</sup>
- Best private bank in Canada (Global Fiance — Best Private Bank Awards 2024)

## Royal Bank of Canada — consistently high credit ratings<sup>5</sup>

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

**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 July 31, 2024. Source: Bloomberg.

2. City National Bank is an affiliate of RBC Wealth Management, a division of RBC Capital Markets, LLC, an SEC-registered investment adviser, and Member NYSE (<https://www.nyse.com/index>)/FINRA (<https://www.finra.org/>)/SIPC (<https://www.sipc.org/>). Registration as an investment adviser does not imply any level of skill or expertise. Deposit products and services are offered by City National Bank (CNB). Member FDIC. These products and services are not SIPC insured and are subject to CNB’s terms and conditions. CNB and RBC Wealth Management (RBCWM) are subsidiaries of the Royal Bank of Canada. RBCWM and/or its employees may receive compensation from RBCWM for referring clients to CNB.

3. As of July 31, 2024. Q3 2024 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, 2024.

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 at August 27, 2024) 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 at August 27, 2024) 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.

# Schaefer Present Corte Mance Investment Group

## Private Wealth Manager

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Richard Schaefer, NMLS#1631993; Robert Present, NMLS#1631990; Gustavo Corte, NMLS#1389695 through City National Bank, may receive compensation from RBC Wealth Management for referring customers to City National Bank.

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Photo credit: William C. Stoffers

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24-TU-02815 (09/24)