



Mike Bensimhon, BSc, MBA, CFP, CIM, FCSI



Mike is an accredited Investment Advisor and award-winning Financial Planner operating a wealth preservation practice with offices in Kerrisdale and down town Vancouver. With clients across Canada, and backed by the global RBC Financial Group brand, Mike's wealth management team serves affluent retirees, accomplished business owners and incorporated professionals. In addition to disciplined investment management and customized solutions, many of Mike's clients wish to have their investment trusts, foundations and charitable giving programs professionally managed.

Originally from Montreal, born and raised, Mike graduated from McGill University completing a Bachelor of Science degree in Chemistry. He then worked over decade with the RCMP as an investigator in various capacities. Driven to make a difference in people's lives, Mike later followed his real passion and pursued a career in the financial sector. Building on his financial investigation experience, devoting 14 years in both the public and private space, and now with the RBC Financial Group brand behind him, Mike developed a stellar reputation as an advisor, one of trust, integrity and professionalism that has been recognized not only by his clients but by his peers alike. His decade long career in the RCMP, investigating money laundering and stock market manipulation has made him an exceptionally well rounded advisor, gaining valuable experience on what goes on behind the scenes in the investment arena.

Mike has always been a strong advocate of continuing education and has demonstrated that drive by completing the Fellow of the Canadian Securities Institute ("FCSI"), the highest level of recognition one could attain in the investment industry. Other accomplishments include obtaining his Executive MBA from Royal Roads University and the Certified Financial Planning ("CFP") accreditation from the Financial Planning Standards Council.

Mike's commitment and hard work in the industry finally earned him the Chartered Investment Management ("CIM") designation. The CIM is an educational training requirement necessary to become a recognized portfolio manager in Canada and offer discretionary portfolio management services to clients in North America.

Away from the office Mike enjoys spending time with his wife, whether at home or travelling. Preferred destinations always involve white sand and turquoise waters. When in town they take advantage of everything beautiful Vancouver has to offer. And when not out, they love to host and entertain friends in their Vancouver home.

An avid cyclist, don't be surprised to see Mike cycling the streets of Vancouver or road biking up Cypress mountain. Mike has participated in over 20 cycling events in the last five years and routinely cycles to and from work doing his part to be green and stay fit.

Mike recently returned to some of his roots and got rehired with the RCMP as a reserve member. He helps mentor junior officers and provides support on complex financial crimes.

Inspired by his late mother, Mike is a longtime supporter of the BC Cancer Foundation having helped raised thousands of dollars while cycling from Vancouver to Seattle.



Wealth Management Discipline

The concept of Wealth Management varies from firm to firm and depends on the firm's size of assets under management, the experience and caliber of professionals supporting your advisor, and the actual number of wealth management support professionals behind the scenes.

RBC Financial Group has over 300 dedicated wealth management professionals offering such support. They are there to offer you piece of mind while carefully implementing strategies that will help you grow, preserve, and transfer your hard earned wealth to your loved ones.

To do so constructively, your Wealth Management team needs to strategically manage risk, income, assets and investments in a manner that is suitable for you and that adapts to your changing life events; both planned or unforeseen.

Managing Risk means having a process to minimize your tax exposure to maximize your gains. It means organizing your estate using trusts or insurance vehicles. It means rebalancing your portfolio regularly. It also means implementing tailored and timely tax loss harvesting techniques executed by our overlay team.

Managing Income means having a plan that ensures you receive an ongoing stream of income that you won't outlive and that can grow at a reasonable rate without taking unnecessary risks. Strong and stable dividend yielding stocks would form part of that strategy and would contribute to that income generation and growth. And on a regular basis dividend yielding stocks identified as potentially not meeting expectation would be replaced with those with more favorable forward looking metrics.

Managing Assets means having a process in determining how much and which asset classes your portfolio should be over or under weighted in. Sound asset allocation rules, properly diversified portfolios, and recommendations from the many RBC Financial Group teams of research experts and analysts are sought out.

Managing Investments to ensure the best possible outcome means having access to the best pension style/institutional investment managers, each of which focuses on one specific asset in your portfolio. If your portfolio contains US, Canadian and Global equities along with some bond component, you will have the advantage of having four separate institutions actively managing your investments while generating a single consolidated statement. All the while Mike, and the RBC Financial Group of experts maintains ongoing due diligence to ensure the intuitions we select meet their mandate.

National & Global Team of Experts

Mike Bensimhon is supported by a team of highly qualified experts specializing in niche areas of Wealth Management. They include will and estate consultants, certified financial planners and insurance specialists all of whom together offer fully integrated financial strategies customized to your specific circumstances.

Mike also has an extensive team of national and global experts that work behind the scenes for all his clients. They include Fixed-Income Specialists, Research Analysts, Investment Strategists, Over Lay Trading Teams and due diligence specialists. Each expert plays a key role in the overall success of the wealth management plan.



Local Team of Experts

Please meet Mike's local team of experts dedicated to supporting your wealth management goals.



Jessica Ruan, BComm

Associate

Jessica is an integral part of Mike's wealth management and investment management team. Her responsibilities are numerous and include executing both portfolio management trades and changes in mandates. She also handles client service requests, initiates and accepts transfers, and fulfills all documentation requests. Jessica is exceptionally responsive to client inquiries and aims to exceed the expectation of all those she serves.



Matthew Leggett, CFP, CLU, RHU

Estate Planning Specialist

Matthew helps to create, preserve and transfer wealth by incorporating insurance solutions into a comprehensive financial plan. His relationship with top-ranked Canadian insurance companies is a tremendous asset when working to secure and protect your wealth.

Specializing in estate planning, Matthew provides customized solutions to address concerns such as excess taxation, estate preservation and business succession which are concerns commonly faced by our firm's clientele.

Matthew began his career in the financial services industry in 1995 and is an expert in his field. He holds a degree in Political Science, is an accredited Certified Financial Planner (CFP), Certified Health Insurance Specialist (CHS) and Chartered Life Underwriter (CLU). He also maintains memberships with the Financial Advisors Association of Canada (Advocis), the Financial Planning Standards Council (FPSC) and the Society for Trust and Estate Practitioners (STEP).



Anna-Marie Lyons, MBA, CFP, FCSI, FDS

Financial Planning Consultant

Anna-Marie has been an advisor to high net worth clients since 1991. As a Financial Planning Consultant her advice has proven to be invaluable saving clients thousands of dollars by effective planning.

She is an MBA graduate from the Ivey School of Business in London, Ontario, a Certified Financial Planner, a Fellow of the Canadian Securities Institute and a Financial Divorce Specialist.

Anne-Marie is also proud to be an advocate for improved financial literacy where she supports various educational efforts by offering her financial planning expertise.



Charissa Tehrani, CA

Financial Planning Specialist

Coming from one of the major global accounting firms, Charissa brings a broad range of experience. In her previous role, she spent many years working with private companies, individuals, trusts, and partnerships. Her work included tax minimization through appropriate tax planning (corporate and personal) and business restructuring.

In addition to this, she consulted for a national human capital firm, providing financial planning services for individuals transitioning out of the workplace. Charissa is a Chartered Accountant (CA). She completed her Bachelor of Commerce at the University of British Columbia and has done all three levels of the Canadian Institute of Chartered Accountants' In-Depth Tax Course.

As a Financial Planning Specialist, Charissa's role is to work with and support Mike's clients in preparing and presenting specialized Compass Financial Plan and to identify and assess any related financial and tax planning concerns you might have.



Grace Lai, BA, LLB

Will & Estate Consultant

Grace's role is to work and support Mike's clients with information on structuring their estate in the most efficient and tax-effective manner.

Grace received her Bachelor of Arts degree from the University of British Columbia in 2000 and graduated from Dalhousie Law School in 2003. She was called to the British Columbia Bar in 2004.

Prior to joining RBC Dominion Securities, Grace practiced law in Vancouver specializing in estate planning and estate administration. Most recently, Grace worked at a hospital foundation advising the charity on legal matters as well as its donors on charitable giving.

Grace is a member of the Canadian Bar Association Wills and Trusts Section and Charities Section. She is fluent in Cantonese and Mandarin.

We have developed working relationships with a number of outstanding private and personal bankers and account managers serving the west side of Vancouver. We have no hesitation in recommending their banking services.



Mary McPhail, MBA, CFP

Private Banking

As a private banker serving Mike's clients, Mary's team of three devote themselves to you ensuring the highest level of client and service satisfaction. She can provide you with every banking service available, from simple credit cards to designing sophisticated banking and personalized credit and lending packages for high net worth clients and their families. Mary relies on her

extensive wealth planning experience drawing on nine years in the financial services arena working with domestic and international clients. Retirees who prefer not to attend a local bank, busy professionals and business owners, or just those who appreciate the high level of one on one customized banking service would relish her offering.