

Wealth Management Professionals

The Wealth Management Professionals serve as a resource to RBC Wealth Management™ financial consultants. They develop a stronger understanding of your personal financial objectives, gather valuable information and support complex financial and wealth strategies issues for the clients of RBC Wealth Management.



BRUCE CREPEA

Vice President –

Wealth Management Consultant

Before joining RBC Wealth Management in 1997, Bruce spent 14 years in various positions in the financial services industry. Bruce received his B.A. from the City University of New York. Bruce is a Registered Investment Advisor Representative (RIA). As part of his responsibilities, Bruce helps RBC Wealth Management financial consultants address the investment and retirement planning needs of their clients. He also provides expertise to financial consultants who work with endowments, nonprofits and foundations, as well as generates research to help financial consultants recommend the most appropriate money managers for those clients needing these services. He has extensive experience in asset management for individual

clients, corporate and union pension plans, charitable and non-profit organizations and college endowments. He has appeared on ABC News to provide market analysis and stock selection perspectives.



J. BARRY ZISCHANG CLU, ChFC, CFP®, CIMA®

Vice President

Wealth Strategies Consultant/Estate and High Net Worth

Barry spent 29 years in various positions in the financial services industry. Barry received his B.A. degree from Lehman College at the City University of New York. He holds several designations: Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), and Certified Investment Management Analyst (CIMA), as well as his CERTIFIED FINANCIAL PLANNER™ certificate. In addition to providing his expert support to RBC Wealth Management financial consultants, he has also been a guest on Bloomberg Television and CNN, he has had numerous articles published in professional journals, and he is also the co-author of a book, “*The Common Sense Guide to Estate Planning*.” Barry works with RBC

Wealth Management financial consultants to develop appropriate wealth management solutions for clients, with a special focus on estate planning. Barry has significant experience in developing sophisticated estate planning strategies, using a range of techniques such as family trusts, charitable trusts, family limited partnerships and buy/sell agreements for the owners of closely held businesses.



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BRIAN TAVANO

Vice President –

Retirement Plan Consulting

Before joining RBC Wealth Management in 2005, Brian spent 17 years in various segments of the financial services industry. Brian received his B.S. degree in business management from Westfield State College. He holds the Accredited Investment Fiduciary (AIF) and Plan Sponsor Retirement Professional (PRP) designation and is a member of the American Society of Pension Professionals and Actuaries. He utilizes his expertise to better review business owners' current retirement plans to determine ways of making the plan design more effective and lowering the cost of plan administration. He will also work with employers to find new plan providers. He has in-depth experience in analyzing organizations' retirement plan needs and recommending appropriate vehicles, including 401(k), profit-sharing and defined benefit plans, and SIMPLE and SEP IRAs. Furthermore, he has expertise in the areas of plan design, employee education, investment fiduciary issues and asset allocation.



ADAM OLSZOWY

Senior Credit Officer

Prior to joining International Wealth Management in 2005, Adam spent four years working in banking and commercial lending. Adam received a B.A. in economics from Rutgers University. He works with RBC Wealth Management financial consultants in the firm's East region to provide customized lending solutions for high net worth clients.

Adam supports financial consultants in educating clients on the advantages of using securities-based lending to help meet a variety of goals, including real estate purchases, bridge financing, construction financing and leveraging of investment portfolios. Adam has particular expertise in all aspects of RBC Wealth Management's Premier Line of Credit, a LIBOR-based product. Adam assists clients in opening and maintaining the Premier Line, and he is involved in all funding and operational issues.



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MICHAEL P. BERENS

Vice President –

Wealth Planning and Insurance Consultant

Mike has been with RBC Wealth Management since 1999. Previously, he spent 13 years in the financial services industry. He has worked as a registered representative and as a senior executive focusing on meeting the financial planning and estate planning needs of individual clients. Mike received his B.S. degree from Mount St. Mary's University. As part of his responsibilities, Mike works with other RBC Wealth Management professionals to support the firm's financial consultants in all aspects of the wealth planning process. Mike specializes in employing insurance-based strategies and solutions — including long-term care insurance, term life insurance, irrevocable life insurance trusts and survivorship life insurance — to help clients achieve their wealth and estate planning goals.

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