Introducing RBC Dominion Securities

PROFESSIONAL WEALTH MANAGEMENT®

RBC Dominion Securities

By taking the time to understand your individual needs and goals, your Investment Advisor is able to create a wealth management strategy that fits you – and only you.

Putting you first… with personal wealth management

At RBC Dominion Securities, we have been helping individual and corporate clients achieve their financial goals since 1901. Today, we are Canada's leading provider of wealth management services, trusted by more than 500,000 clients globally. We provide expert advice on all aspects of managing your wealth – everything from building it to protecting it for the future.

Personal advice makes the difference

Your situation is unique. You have your own needs and goals – and your own preferences for how your wealth is managed. That's why we believe a personal approach to wealth management produces the best results.

It all starts with your relationship with your personal Investment Advisor. By taking the time to understand your individual needs and goals, your Investment Advisor is able to create a wealth management strategy that fits you – and only you.

No matter what your situation, your Investment Advisor can provide the personal advice and services you need.

Wealth Management at RBC Dominion Securities

- Personal, professional advice from a trusted advisor
- Custom-designed investment portfolios
- A range of services that address your various tax, estate and financial planning needs
- The experience of RBC Dominion Securities, Canada's leading full-service investment firm

For individuals and families…

You may be planning ahead for your retirement, and want to ensure your savings will be sufficient. Perhaps you are currently retired, and need to maximize your income. Or maybe you need assistance planning an intergenerational wealth transfer.

For businesses and organizations…

If you need assistance managing the investment assets of your business or other organization, we can create a custom-designed investment strategy for you. We have extensive experience establishing and implementing detailed investment policies for both businesses and organizations like charitable foundations.

One-on-one advice… backed by the strength of RBC Dominion Securities

Through your Investment Advisor, you have access to the resources and expertise of RBC Dominion Securities – Canada's leader in wealth management. This includes an unparalleled selection of investments, plus top-ranked research and strategy to help you make informed choices. In addition, several banking and insurance services are available through our partners in RBC Financial Group.

Investment solutions designed for you

It all starts with you

The starting point for achieving your investment goals is a personalized plan. No matter how simple or complex your needs, we can create a plan tailor-made for you.

Several important factors will be considered in the creation of your plan – such as your personal investment goals, how long you have to invest, and your attitudes toward risk. Based on this, we will recommend guidelines for making investment decisions – including security selection and asset mix criteria.

Over time, your plan will evolve to keep pace with your changing needs and be adjusted to reflect current market conditions.

Invest the way you want

We can create an investment solution that meets your needs, while accommodating your personal preferences.

› ***Advisory services.*** Stay closely involved in the investment process, working in partnership with your Investment Advisor. You make or approve all decisions within an investment portfolio custom-designed to your specifications. Select from virtually any type of investment available around the world.

› ***Investment consultation.*** Set overall direction for the management of your investment assets in consultation with your Investment Advisor, while delegating day-to-day decisions to world-class money managers. Choose from hundreds of leading money managers worldwide, including RBC Asset Management.

Helping you make informed decisions

Investment research

To help provide you with well-informed advice, your Investment Advisor has access to research from several leading firms, including RBC Capital Markets, Veritas, and Credit Suisse First Boston.

- Industry-leading RBC Capital Markets covers close to 700 companies in all major industry sectors in North America
- Independent Veritas provides in-depth reports on major Canadian companies exclusively to RBC Dominion Securities
- Several leading U.S. investment firms like Credit Suisse First Boston offer coverage of companies around the world

Portfolio strategy

Making sense of today's ever-changing financial markets isn't easy. But having the right perspective on where the markets are going – and how that affects your portfolio – is essential to succeed as an investor.

Helping your Investment Advisor provide the perspective you need is our *Strategy Committee*, which is comprised of our senior economists, portfolio strategists and research analysts. After considering investment research and economic analysis, the *Strategy Committee* makes recommendations on portfolio structure for the coming 12 months, including:

- The optimum mix of stocks, bonds, and cash
- Suggested term for fixed-income investments
- A "focus list" of top-ranked Canadian stocks collectively expected to outperform the benchmark TSX

FOCUSING ON THE BIG PICTURE

Getting the right investment advice is a key part of managing your wealth. But it's just one part of a bigger picture. You may also require assistance with your finances or taxes, help planning your retirement, or guidance on how to structure your estate in a tax-efficient manner. Perhaps you have very specific concerns that need to be addressed – like maximizing your retirement income or deciding how to pass on the family business.

Because these various aspects of managing wealth are all interconnected, it is important to take a coordinated approach. Your Investment Advisor can help you address all your wealth management concerns, working in partnership with your tax and legal advisors. We also offer several wealth management services, including financial planning, estate consultation and wealth protection.

Planning your legacy

Our Will and Estate Consultants can help you address your various estate planning concerns, and recommend the steps you need to take to achieve your goals – whether it's updating your Will, creating a trust or setting up a charitable foundation.

Your “compass” to financial success

Prepared by our accredited financial planning experts, the Compass Financial Plan provides a comprehensive, customized analysis of your financial situation. It looks at all aspects of your financial affairs, including tax, retirement and estate planning.

Making the most of your wealth

We can help enhance and protect your wealth – now and in the future – through the use of various insurance-based strategies. Many insurance products, enjoying certain tax advantages recognized by Canada Revenue Agency, can enhance your retirement income or maximize the value of your estate. Insurance products can also help protect your wealth in the event of illness or disability.

Putting your needs first

By choosing RBC Dominion Securities, you are choosing Canada's leading full-service wealth management firm. That means you are not constrained by a limited selection of products

Wealth management services

- Personal investment advice
- Portfolio management
- Compass® financial plan
- Saving for education
- Retirement planning
- Maximizing your retirement income
- Will and estate planning
- Protecting your wealth
- Charitable giving
- Creating a legacy

Financial services

- Full range of banking solutions available through RBC Financial Group, named "Canada's Most Respected Corporation" three years in a row in a KPMG/Ipsos Reid poll.

and services. With access to virtually every financial product or service you may require, your Investment Advisor is able to recommend what's right for you.

Investment solutions

- Treasury Bills and commercial paper
- Guaranteed Investment Certificates (GICs)
- Government and corporate bonds
- Strip coupons
- Annuities
- Mortgage-backed securities
- Commodities
- Income and royalty trusts
- Preferred shares and common stocks
- Mutual funds
- Managed products
- Insurance and segregated funds
- Equity-linked notes
- Options and hedge funds

Keeping track of your progress

DS Online

Check your progress from the convenience of your personal computer through our private Internet site, DS Online. Access your accounts 24 hours a day, seven days a week, from any computer with secure Internet access. Several online services are available, including:

- Account summary, activity and order status
- Quotes on equities, options and mutual funds
- Customizable watchlists of securities you wish to track
- Market and business news from Reuters and the Globe and Mail
- Access to research from RBC Capital Markets and Credit Suisse First Boston

Account statements

You will receive an account statement every quarter, or monthly when there is activity in the account. In addition, you will also receive a quarterly portfolio review statement, which shows how the value of your portfolio has changed over various time periods.

Thank you for your interest in professional wealth management at RBC Dominion Securities.

Please contact us for more information on how we can help you achieve your financial goals.

RBC Dominion Securities

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