RBC Dominion Securities

AABRO (06/06)

Advisor Account

For all your investment needs

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The Advisor Account is a special type of investment account designed to complement our portfolio approach to investing. With the Advisor Account, you can plan, implement and make adjustments to your investment portfolio as needed. You work directly with a professional Investment Advisor, and you are backed by the strength, security and resources of RBC Dominion Securities Inc., Canada's leading full-service investment firm.

Best of all, the Advisor Account offers the simplicity of paying one annual fee, rather than paying commissions on individual transactions. It's ideal for investors who follow the portfolio approach and would prefer to focus on achieving their overall financial goals—and not on individual transaction costs.

With the Advisor Account, you have access to all the investment and financial services we offer. Working in partnership with your Investment Advisor, you can take advantage of our portfolio planning and implementation skills, our investment research and strategy, plus our evaluation and monitoring tools—all for an asset-based price.

Partnership, investment process and convenience are just a few of the reasons why Canadian investors like you have chosen the Advisor Account.

Benefits and choices

The partnership approach has a common objective

The Advisor Account offers you an alternative to traditional transaction-based brokerage fees and service charges. Instead of paying commissions at the time of each transaction or service, you pay a fee based on the value of your portfolio's assets. The benefit is clear: you and your Investment Advisor can focus on reaching your financial goals, instead of individual transaction costs.

You retain involvement with your portfolio

The Advisor Account is a partnership-based, full-service brokerage account, not a discretionary money-management program where others make investment decisions on your behalf. You approve all investment decisions, with the benefit of professional advice from your personal Investment Advisor.

A flexible, long-term account

The Advisor Account is a package of services designed to help you create and execute your investment plan, monitor results, and make the appropriate adjustments to suit changing market conditions and your personal goals. The asset-based fee covers custody, safekeeping, administration and an annual transaction allotment that grows with the amount of your eligible assets under administration.

No matter how your personal financial situation changes over time, the Advisor Account can help you meet your needs. With your Investment Advisor, you can fine-tune your portfolio as needed to suit your changing circumstances—without worrying about the cost of making that change.

The predictability of asset-based fees

Knowing your fees in advance allows you to plan for your total brokerage costs, pay them quarterly or monthly, and direct your full attention to working with your Investment Advisor to evaluate potential strategies on their investment merits.

With the Advisor Account, you can fine-tune your portfolio as needed to suit your changing circumstances—without worrying about the cost of making that change.

Special fee-based benefits

Premium interest rates

You have access to the complete range of interest-bearing securities, such as government bonds and T-bills at premium interest rates.

Special access to low-cost mutual funds

Fee-class, or "F Class," funds give you world-class money management expertise at a reduced cost. Available only in the Advisor Account, this class of funds gives you the choice and flexibility to invest with some of the world's leading mutual fund managers.

Complimentary services

With the Advisor Account, custody and safekeeping of your assets, as well as registered account administration are included in your advisor fee.

The perfect complement to our portfolio approach

A portfolio approach to investing

One of our hallmarks as a full-service investment dealer is our ability to provide a portfolio approach to investing. With the portfolio approach, your financial assets are managed in a disciplined manner, based on your personal goals and risk tolerance. Together, you and your Investment Advisor can identify ways to manage your entire portfolio that will help you achieve your retirement, estate and tax planning goals and accommodate your lifestyle requirements.

As an Advisor Account client, you have access to a wide range of comprehensive financial planning services. When we map out your financial future, we take into account your:

- cash management needs
- individual tax situation
- retirement goals
- investor profile
- estate objectives
- insurance requirements

Comprehensive reporting

Every quarter, you will receive a Portfolio Review Statement summarizing activity in your portfolio to help you understand how the value of your portfolio has changed over various time periods. Your statement includes:

- a summary of all portfolio activity, including cash balances, dividends and interest received, securities held and valuation at current market prices
- originating value of all securities
- an overview of how your assets are allocated among various asset classes

As well, we provide comprehensive reporting packages designed to facilitate the portfolio management process:

- same-day notification of all purchases or sales within the account
- an annual income summary
- a monthly transaction summary
- a special year-end tax package and guide

Keeping you up to date
Keeping you in control

Online services

You also have access to a wide range of online services, including:

- Account access 24 hours a day from anywhere in the world with secure Internet access.
- Real-time market information. You can get detailed quotes for stocks and options listed on Canadian and U.S. markets, plus daily closing prices for mutual funds.
- A consolidated view of both your RBC Royal Bank and RBC Dominion Securities accounts. With our online services, you have easy access to RBC Royal Bank's Internet banking.

We are dedicated to offering you the best, portfolio-based investment services to help you meet your individual goals. The Advisor Account is a comprehensive investment account that can help you and your Investment Advisor plan your future, execute your strategy, and monitor your progress.

No matter where you are in your investment life cycle, the Advisor Account represents an excellent opportunity to build, manage and preserve your wealth. Equally important, it is flexible enough to expand in response to your changing circumstances.

We invite you to experience this approach to investment management. Please speak with your Investment Advisor today to learn more about how the Advisor Account can help you achieve your financial goals.

The perfect partnership