



BRYAN WEALTH MANAGEMENT GROUP OF RBC DOMINION SECURITIES

Robert Bryan, FMA, CIM, FCSI, Vice President, Branch Manager & Portfolio Manager

There's Wealth in Our Approach.™



RBC Wealth Management
Dominion Securities

BRYAN WEALTH MANAGEMENT GROUP OF RBC DOMINION SECURITIES

A trusted advisory team for your financial journey

In today's complex financial world, there is no shortage of opinions or fleeting investment trends. At RBC Dominion Securities, we have been providing advice to help investors achieve their financial goals since 1901. Today, we are Canada's leading wealth management provider, helping individuals, families, businesses and foundations plan for and achieve all the goals they may have in every stage of life.

As a leading advisory team at RBC Dominion Securities – Canada's largest full service wealth management firm – **Bryan Wealth Management Group of RBC Dominion Securities** can help you address financial issues such as the management of your investments and the minimization of taxes and fees, while protecting your family's legacy.

In delivering exceptional advice in this successful tradition, Portfolio Manager Robert Bryan leads the team to help clients:

- Manage day-to-day portfolio decisions in accordance with their long-term investment objectives
- Simplify their financial affairs by taking a comprehensive approach to their investment, financial planning, retirement planning, insurance, estate planning, credit financing and mortgage needs
- Coordinate the wealth management plan with an extensive team of RBC experts including tax, legal, insurance and banking professionals

WHO RBC WEALTH MANAGEMENT CAN HELP

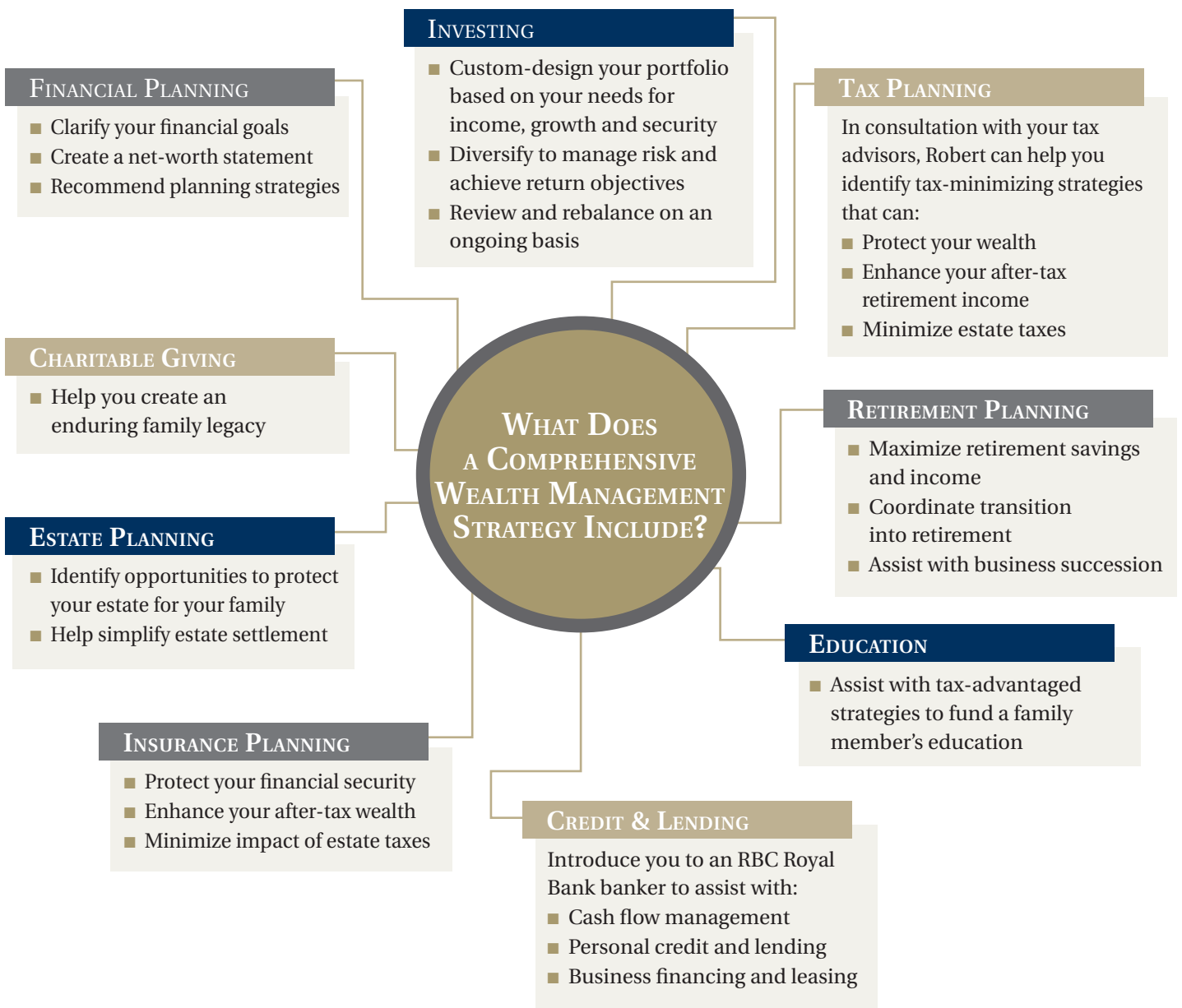
Robert's services are best suited to investors who want a portfolio manager to whom they can delegate their day-to-day investment decisions, as well as a trusted wealth management team to help coordinate an array of comprehensive financial solutions.

CLIENTS INCLUDE:

- Professionals, lawyers, accountants, senior executives and private bankers who require assistance with their personal investments as well as a trusted partner to help coordinate their financial plan
- Incorporated professionals such as doctors, dentists, veterinarians and pharmacists who may need a greater range of wealth management options and can benefit from enhanced retirement benefits only available to them
- Owner/managers who need help managing their personal and business assets, preparing for their upcoming business succession, converting business assets into personal assets tax efficiently and potentially equalizing their estate
- Pre-retirees who want to make the most of their savings and retirees requiring innovative strategies to maximize their after-tax retirement income, while protecting their financial security
- Established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner
- Charitable foundations and non-profit organizations requiring investment management according to specific guidelines

COMPREHENSIVE WEALTH MANAGEMENT STRATEGY

Robert and his team understand that investments are the foundation for the bigger picture goals you may have. As such, the Bryan Wealth Management Group of RBC Dominion Securities will work with your existing advisors or introduce you to a network of tax planning, insurance, estate planning and RBC Royal Bank partners to create a comprehensive strategy that simplifies your wealth management needs.



PRIVATE INVESTMENT MANAGEMENT

The freedom to live the life you want

As you pursue your goals, you may discover that you have less and less time to focus on important matters such as the management of your wealth. To help you navigate the complex financial markets with confidence, the Bryan Wealth Management Group of RBC Dominion Securities is pleased to offer the **Private Investment Management** program.

Private Investment Management is the premium level of discretionary wealth management, available exclusively to the team's private clients. It is designed to free you from the day-to-day details of managing your wealth so you can pursue your own personal and professional goals. It offers you a customized portfolio that is built from the ground up and based on factors such as your return requirements, income needs and risk tolerance. With Private Investment Management, the team is able to take advantage of investment opportunities quickly and efficiently because your approval is not required for every single transaction.

A detailed process involving strict guidelines, checks and balances and formal reviews ensures that your portfolio is managed to the highest standards of ethics and professionalism. The RBC Risk Management Committee ensures your portfolio is managed according to the terms of your Investment Policy Statement and within the standards of prudent portfolio structure.

BENEFITS OF PRIVATE INVESTMENT MANAGEMENT

Your portfolio will benefit from the best-in-class investment counsel and the support of Canada's leading full-service brokerage firm.

DISCRETIONARY INVESTMENT MANAGEMENT PROVIDES:

- Customized, tax-efficient portfolios
- Direct access to the Portfolio Manager
- Discretionary portfolio management that suits your needs and lifestyle
- Top-ranked research from RBC Dominion Securities, JP Morgan, Standard & Poor's, Value Line and Veritas
- Enhanced risk management with the support of an independent Portfolio Risk Group
- Less paperwork through consolidated monthly reporting, and elimination of reorganizations, proxy mailings and annual reports

BEST-IN-CLASS SUPPORT OF RBC DOMINION SECURITIES PROVIDES:

- The broadest suite of products, services and capabilities offered by a Canadian brokerage house
- Wealth management advisory support with over 150 individuals dedicated to support tax, financial, Will and estate and insurance planning services, including:
 - In-house lawyers to help with customized Will, estate and succession planning
 - Financial Planning Specialists who offer comprehensive financial plans that address tax, financial, retirement, risk management and estate planning needs



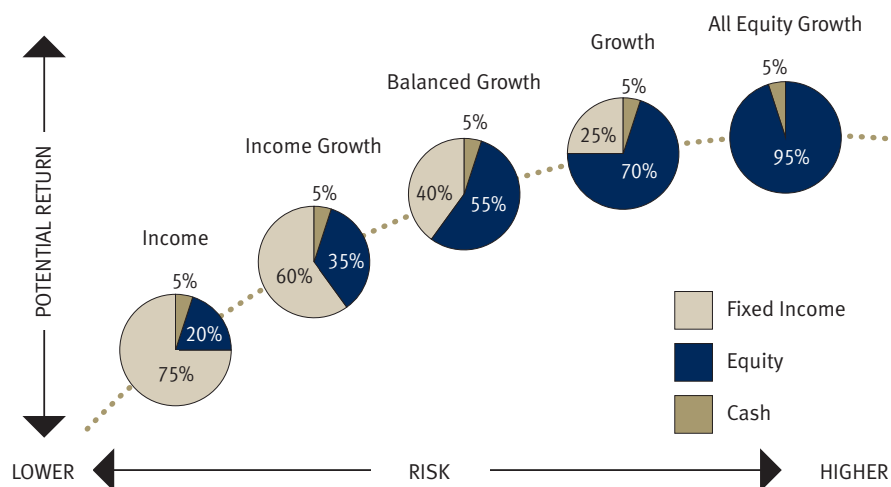
WEALTH MANAGEMENT SERVICES TEAM

As part of the team’s commitment to providing you with all the services you need to achieve your lifestyle, they will handle all the details on a daily basis, working within specific guidelines established in your Investment Policy Statement. In addition, an extensive team of investment professionals provides:

- Strategic investment strategy and global capital markets research
- Portfolio composition and asset allocation
- Ongoing risk management and portfolio oversight

THE RIGHT ASSET MIX FOR YOUR LIFE STAGE

As your Portfolio Manager, Robert can adjust your asset allocation as circumstances warrant. The balance between the asset classes will vary depending on changing market conditions and your personal risk tolerance. The following asset-mix models serve as starting points to help build and fine-tune a portfolio designed for your situation and your objectives.





A DISCIPLINED APPROACH TO EQUITY INVESTING

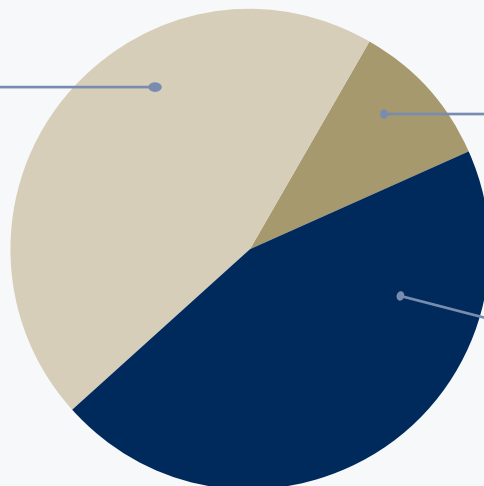
A disciplined approach to managing your portfolio is key. In doing so, your portfolio will remain well-diversified with high-quality companies and structured to dovetail with the economic outlook. Also, a combination of tactical and strategic asset allocation is an integral part of the investment philosophy, which allows for balancing of risks across different economic outcomes. Considered to be a contrarian strategy, market rotation involves purposely overweighting or underweighting market segments or industry sectors – based on Robert’s assessment of current economic cycles.

HISTORICAL OUTPERFORMANCE: ASSET CLASSES BY ECONOMIC ENVIRONMENT

The chart* below shows the occurrence of each economic environment for the past 37 years and the asset classes that have historically performed well in these environments. Tactical asset allocation allows shifts in the portfolio based upon the probability for a particular economic outcome.

Non-Inflationary Growth

- Blue chip equities
- Emerging equities
- Corporate bonds (including high yield)
- Real Estate Investment Trusts



Recession

- Long-term government bonds

Inflationary Growth

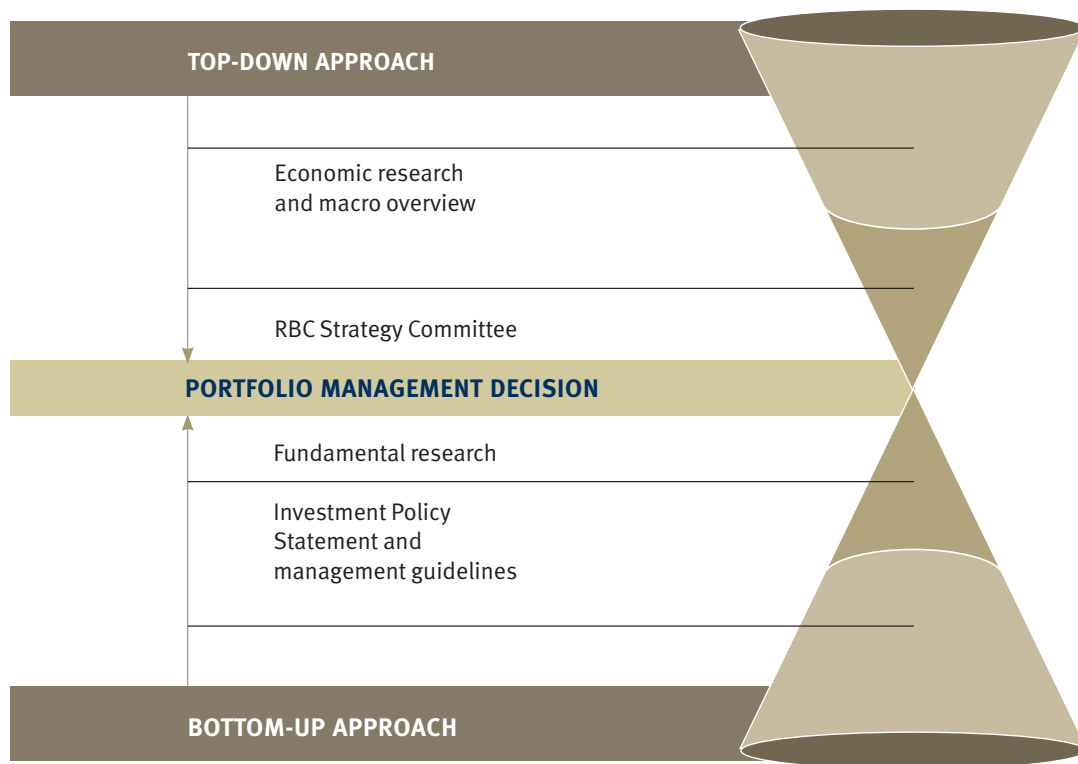
- Commodities – gold and silver
- Floating rate securities
- Real return bonds

* Percentage of months from August 1973 to December 2010. Based on historical analysis and should not be considered future-looking. Another time frame would have provided different results.

BUILDING YOUR PERSONAL INVESTMENT PORTFOLIO

Based on the ideal asset-allocation model, Robert selects an appropriate combination of investments for your portfolio. Virtually every type of investment is available to help meet your needs. Decades of research have shown that asset allocation – how you divide assets across broad sectors such as stocks, bonds, cash, real estate and commodities – is the most important determinant of long-term returns and volatility. A portfolio composed of both actively managed investments (individual stock and bonds) and passively managed investments (index and exchange-traded funds) provide a low cost and effective way to diversify a core portfolio.

Understanding the “big picture” – the overall global economic and market trends – allows Robert and his team to overlay fundamental, technical and quantitative research to identify investment opportunities. Only companies that score well across the three research disciplines will be included in your portfolio. Such companies are also the ones likely to weather market downturns and be the outperformers when markets eventually turn up once again. A dedicated committee of senior economists, portfolio strategists and research analysts from various areas of RBC augment Robert’s analysis and modeling of portfolios. Backed by the resources of one of the world’s top 10 financial groups, the Bryan Wealth Management Group of RBC Dominion Securities’ access to top quality analysis and product offering is unsurpassed.



BENEFITS OF THE GROUP'S PORTFOLIO BUILDING STRATEGY

- Ensures that the focus is on the entire portfolio, not solely the individual companies within
- Provides a sell discipline that helps make decisive and timely buy or sell decisions as markets change
- Brings a business-like approach to a task that is often emotionally driven
- Adapts the portfolio to a changing environment
- Ensures the portfolio always owns companies that meet high standards and is structured to reflect RBC Dominion Securities' assessment of which market sectors offer attractive potential

PROFESSIONAL ADVICE YOU CAN COUNT ON

ROBERT BRYAN, FMA, CIM, FCSI

Vice President, Branch Manager & Portfolio Manager



Founder of the Bryan Wealth Management Group of RBC Dominion Securities, Robert is a highly qualified Investment Advisor and Portfolio Manager who has been advising high-net-worth families, businesses, foundations and institutions for over two decades.

In 1991, Robert was recruited by Richardson Greenshields, which then merged with RBC Dominion Securities in 1996, Canada's largest full-service investment firm. In addition to his Honours Finance degree from Wilfrid Laurier University, Robert has received his Chartered Investment Manager (CIM) designation and has been named a Fellow of the Canadian Securities Institute (FCSI), the most prestigious and respected designation in the financial services industry. He also holds the Financial Management Advisor (FMA) designation, Portfolio Manager's license, Options license and Level II Insurance licence, enabling him to counsel clients on complex wealth management issues. As one of RBC Dominion Securities' top advisors, Robert is one of a select group of Investment Advisors who hold the designation of Portfolio Manager.

TAKE THE NEXT STEP

Contact the Group today for a complimentary consultation.

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