The Harbour Group of RBC Dominion Securities Wealth Management Approach

HELPING YOU BUILD AND PROTECT YOUR FAMILY'S WEALTH

The Harbour Group

The Harbour Group of RBC Dominion Securities
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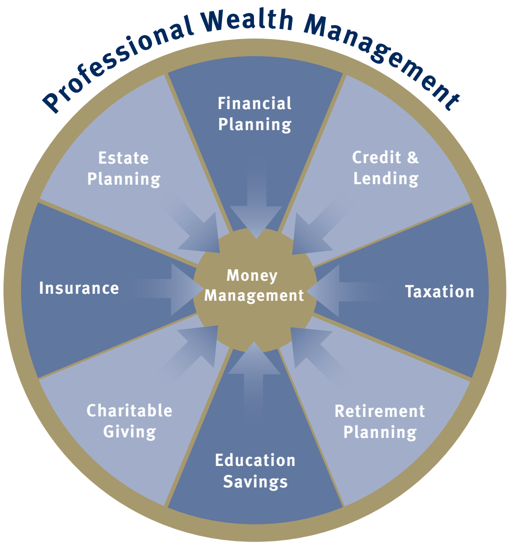
Thank you for your interest in our Wealth Management Process at The Harbour Group of RBC Dominion Securities. For more information, or to schedule an appointment, please contact us at: 416-842-2300 or email: theharbourgroup@rbc.com.

Distinctly personal investment approach

We pay close attention and provide personal care to each and every client. First and foremost, we take the time to truly understand and clarify your needs and investment objectives. Only once we have this understanding will we design your personal investment portfolio – a clearly defined strategy based on proven principles. We focus on wealth preservation and capital appreciation through a customized balance of income, growth and value-oriented investments. In addition, we recommend estate and tax planning opportunities to complement your investment strategy.



Your roadmap for the future

Wealth management is a comprehensive approach to achieving financial and life goals. The core component of any plan is the portfolio management. The industry-leading Harbour Group team of experts has over 100 years of combined money management experience. Extending beyond investment advice and money management, we can assist with lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation.

Bringing the big picture into focus at each life stage

Getting the right investment advice is paramount to successful wealth management. Also essential is managing finances, minimizing taxes, planning for retirement, or structuring an estate in a tax-efficient manner.

Because these various aspects of managing wealth are all interconnected, we create a total, coordinated wealth management strategy that addresses the financial concerns at each stage of life:

- **Accumulating wealth** – growing assets for future goals like retirement.
- **Protecting wealth** – maintaining assets to protect financial well-being.
- **Converting wealth** – creating an income stream to live an ideal retirement lifestyle.
- **Transferring wealth** – creating a lasting legacy for family and other beneficiaries.

Through The Harbour Group of RBC Dominion Securities, a wide range of wealth management services are available including:

- Investment portfolio construction and monitoring
- Financial planning
- Will and estate consultations
- Charitable foundation creation
- Insurance-based wealth preservation
- Tax-minimization strategies

To ensure proper coordination, our wealth management coordinator and licensed Financial Planner, Tiffany Patterson, is intertwined with our team to optimize planning strategies.

North America's premier wealth management group

Investment management is the key part of a well-rounded wealth plan. Complementing the investment management process are several value-added services such as:

Financial planning: We can provide a core financial plan suitable for most situations or, for more complex situations, an in-depth financial plan that leaves no stone unturned.

Will and estate consultation: For complex or high-value estates, a professional Will & Estate Consultant provides information on efficient and tax-effective estate structuring. Following the consultation, a report outlining various estate-planning opportunities will be provided to explore in further detail, and potentially implement, with legal counsel (referrals available).

Insurance assessment: A highly qualified Estate Planning Specialist assesses the need and suitability of tax-exempt insurance products to help create and enhance wealth, both today and in the future.

Strategic tax-minimization review: Working with our in-house tax specialists, we can review the effectiveness of particular investment strategies that may minimize or mitigate taxes. These include powerful family income-splitting strategies such as the Family Trust and Spousal Loan Strategy.

High-net-worth planning: A high-net-worth planning specialist is available to discuss the specific concerns and opportunities that arise when dealing with $20 million or more in investment assets.

These consultations are through our exclusive RBC Wealth Management Services team – a team of senior professionals dedicated to optimize your financial state of affairs.

The five-step wealth management process

Tiffany L. Patterson
CFP, CH.P Strategic Wealth, CDFA™, FMA, FCSI

Financial Planning Consultant for The Harbour Group of RBC Dominion Securities

Tiffany follows a disciplined five-step process to provide Harbour Group clients a comprehensive wealth management service.

Introduction – We introduce the wealth management services we provide, not just during the first meeting, but on an ongoing basis as needs evolve and new services become available.

Discovery – we gain a deeper understanding of your individual needs, goals and circumstances to clarify financial objectives. This includes gathering important financial information, such as statements.

Strategy – We analyze financial and personal information to match objectives with smart, time-tested strategies.

Solutions – We develop thoughtful and creative solutions tailored to specific objectives, drawing from a wide selection of world-class products and services.

Service – We conduct regular reviews to ensure financial objectives are being met in light of changing needs and market and economic cycles.

RBC Dominion Securities