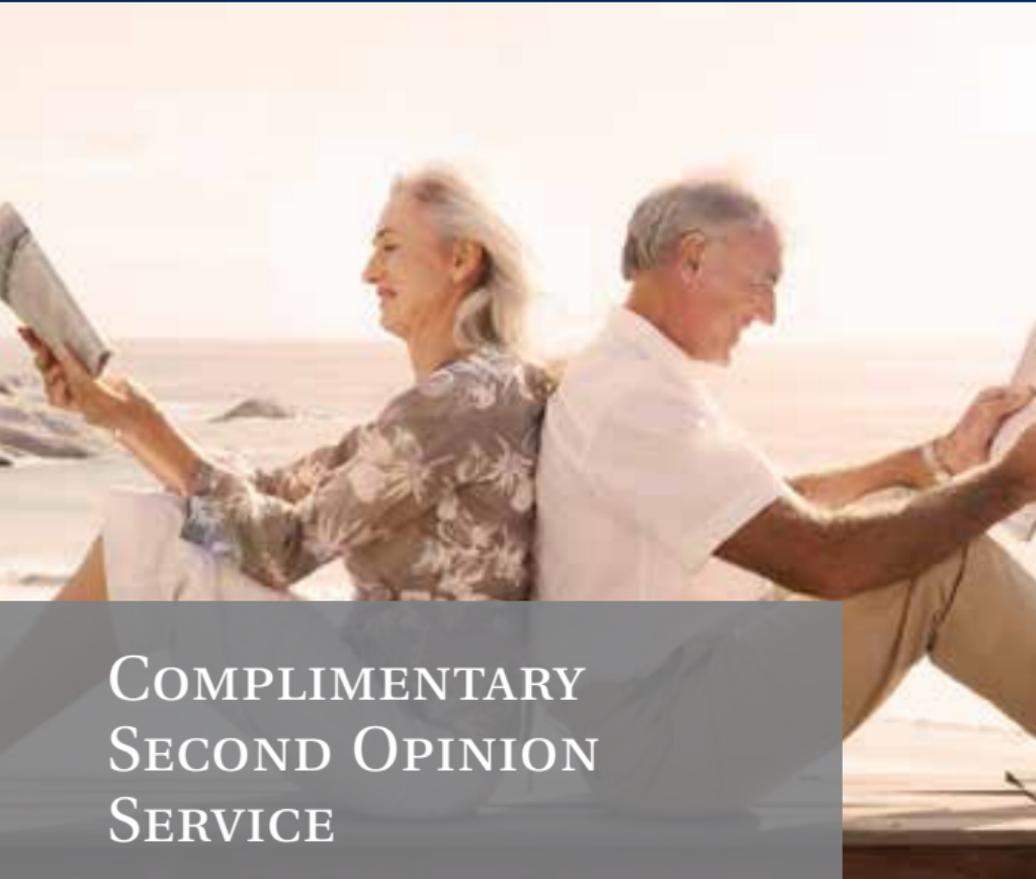


RBC Dominion Securities Inc.



COMPLIMENTARY
SECOND OPINION
SERVICE

There's Wealth in Our Approach.™



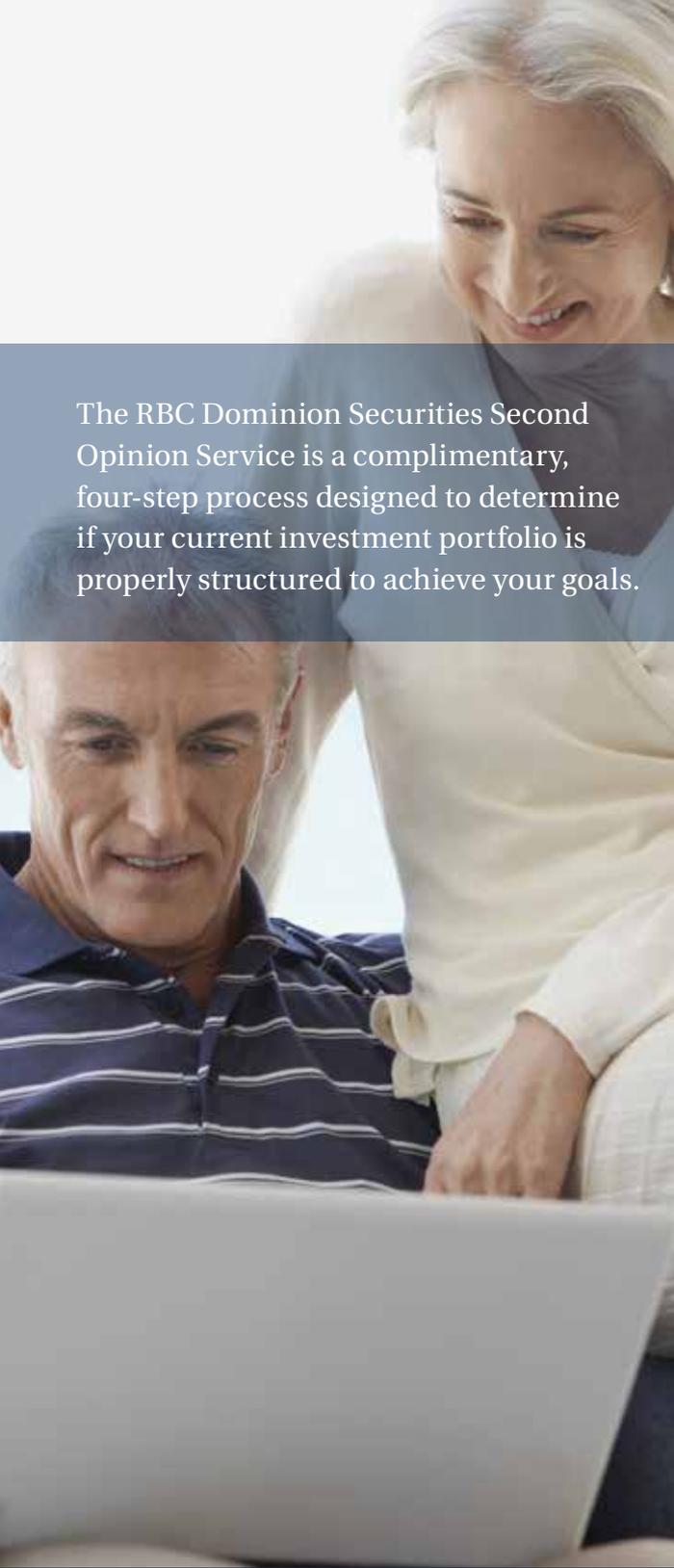
RBC Wealth Management
Dominion Securities



Gain greater confidence in your investment portfolio with a complimentary, no-obligation second opinion from Canada's leading provider of wealth management services.

WHEN SHOULD YOU GET A SECOND OPINION?

- You are dissatisfied with the performance of your portfolio
- You are concerned about taking on too much risk or paying too much tax
- Your personal or family situation has changed
- Your financial situation has grown more complex
- You are unsure whether your current investment service provider is right for you
- You are wondering if there are other services you should consider to meet your multi-faceted financial needs
- You would simply like a professional advisor to confirm whether you are on the right track



The RBC Dominion Securities Second Opinion Service is a complimentary, four-step process designed to determine if your current investment portfolio is properly structured to achieve your goals.

OUR FOUR-STEP PORTFOLIO REVIEW APPROACH

1 WE LISTEN TO YOU

Before we look at your current portfolio, we ask questions and carefully listen as you explain your investment objectives, your financial goals and the specifics of your unique, individual situation. Then, we ask to take a look at your portfolio, on a strictly confidential basis.

2 CREATE YOUR INVESTMENT POLICY

We know the best way to achieve success is through a disciplined approach to portfolio management. That's why we recommend a custom-tailored Investment Policy Statement for our clients.

Your Investment Policy Statement is the basic blueprint for the creation of an investment portfolio that is specific to you. It documents key factors such as your investment objectives, time to invest and risk tolerance. Based on these factors, we recommend an appropriate asset allocation strategy with the right balance of growth, income and security.

WHAT QUESTIONS CAN A PORTFOLIO REVIEW ANSWER?

- Are you taking on more risk than you should be?
- Could you be doing better?
- Are you missing any new opportunities?
- Do you have access to the expertise you really need?
- Will your portfolio last as long as you need it to?
- Will it provide the income you need?
- Will it be there for the next generation?



3 COMPREHENSIVE ANALYSIS OF YOUR CURRENT HOLDINGS

Next, we analyze your holdings by blending your investment objectives with our knowledge of current market conditions and the resources available through RBC Dominion Securities, including:

- One of Canada's most highly ranked equity research departments
- Our three analytical disciplines:
 - Fundamental analysis
 - Quantitative analysis
 - Trend & Cycle analysis
- Independent Veritas research unique to RBC Dominion Securities
- U.S. and global research from a variety of respected research services
- Timely market and economic updates from the RBC Investment Strategy Committee

Once we have completed our evaluation, we offer you our best opinion on the quality and suitability of the investments you presently own, answering questions such as:

- What is our current outlook for your stocks, bonds and mutual funds?
- Is the mix of fixed-income and equity holdings in your portfolio appropriate?
- Is the risk level suitable for you?
- What adjustments should you make?

WHAT ELSE CAN WE PROVIDE A SECOND OPINION ON?

We recognize that your investment portfolio is just one important part of your overall financial well-being. We can also assess whether you have any gaps in your financial planning, including:

- Planning for retirement
- Maximizing your retirement income
- Protecting your family's financial security
- Minimizing your taxes
- Optimizing your estate plan
- Creating a charitable legacy

4 OUR RECOMMENDATIONS TO YOU

In the final step, we take the results of our analysis and compare them to the criteria you outlined at our first meeting. If your current portfolio is properly structured, we tell you so. If we feel changes should be made, we make specific recommendations.

What you end up with is a comprehensive evaluation that is strictly confidential. But most importantly, you end up with peace of mind from knowing that your current investment portfolio is properly structured or, if it isn't, confidence in knowing what changes you need to make.

The result: a valuable, objective evaluation – with no obligation.



ABOUT RBC DOMINION SECURITIES

Should you allow us the privilege of helping you manage your investment portfolio, we are able to offer the personalized approach and sophisticated solutions you need to build and protect wealth – all backed by the strength and stability of RBC, Canada's leading financial institution.

- Canada's leading full-service wealth management firm
- Over \$235 billion in assets under administration
- 400,000 clients worldwide
- Established in 1901
- #1 overall bank-owned investment firm (2014 *Investment Executive* Brokerage Report Card)
- Top-ranked Canadian equity research (Brendan Wood International)
- Member of the Investment Industry Regulatory Organization of Canada (IIROC)
- Member of the Canadian Investor Protection Fund (CIPF)
- Member company of RBC Wealth Management, a top-five wealth manager globally[^]

RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member–Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. © / ™ Trademark(s) of Royal Bank of Canada. Used under licence. ©2014 RBC Dominion Securities Inc. All rights reserved.

[^] Scorpio Partnership 2014 KPI Benchmark

*Please contact us for
more information about
our complimentary
Second Opinion Service.*