

RBC Dominion Securities Inc.

RITA BENEFIELD, CIM, FMA, FCSI

Vice-President & Portfolio Manager

There's Wealth in Our Approach.™

PROFESSIONALISM | PRINCIPLES | PROTECTION | PERFORMANCE



RBC Wealth Management
Dominion Securities



WEALTH MANAGEMENT SOLUTIONS DESIGNED FOR YOU

As you make progress towards achieving your goals in life, you may discover your financial situation becoming increasingly complex. When you reach this stage – and you require professional assistance with the management of your wealth – Rita Benefield can help.

Recognized as one of the leading Portfolio Managers and Investment Advisors in Ottawa, Rita provides a comprehensive range of wealth management services designed to your unique specifications. Backed by the century-old tradition of RBC Dominion Securities – Canada's leading full-service wealth management firm – you can be confident that you will get the professional advice and services you need. Whether you are looking for personal wealth management for yourself, your family or your business, Rita has the expertise and access to resources to help you achieve your goals.

RITA'S WEALTH MANAGEMENT APPROACH

Rita recognizes that money is merely a means to an end. It's about having the financial security you need to live your life the way you want to live it. It's about enjoying your success, spending time with your family and creating memories that last for generations.

Although money is just a means to an end, it still requires detailed, professional attention that acknowledges all your goals in life – not just your financial goals. Whether you're looking to lead a retirement without compromises, pay for a family member's education, protect your lifestyle, fund a major purchase or create your legacy, Rita can help.

“My vision is to foster an environment in which my clients and I can communicate openly, and together build a satisfying business relationship. I actively encourage them to become sophisticated investors and am pleased to be part of the process.”

Rita Benefield

WHO RITA CAN HELP

Rita's services are designed for individuals, families, businesses and other organizations requiring professional assistance managing their wealth:

- Successful executives looking to enhance the growth of their wealth
- Professionals like lawyers or accountants seeking a trusted partner to meet the multi-faceted needs of shared clients
- Business owners who need help managing their personal and corporate assets
- Pre-retirees who want to make the most of their savings as they approach retirement
- Retirees requiring innovative strategies to maximize their after-tax retirement income while protecting their financial security
- Well-established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner

A PROVEN INVESTMENT PHILOSOPHY

When selecting or recommending specific investments or wealth management solutions, Rita has a set of beliefs acquired through experience:

UNDERSTAND WHAT IS IMPORTANT TO CLIENTS

Only by fully understanding a client's needs and objectives can strategies be recommended to meet expectations.

RESPONSIBLE ASSET ALLOCATION IS KEY

Asset allocation involves balancing interest-yielding securities with equity investments, and ensuring a suitable blend of each. It is imperative to review a client's asset allocation on a regular basis and recommend changes as warranted.

INVEST IN QUALITY

Only recommend securities with attributes that fit a client's risk tolerance. This applies to company stock or debt issues.

STAY FOCUSED

With the vast array of investment products available, it is essential to concentrate only on those of the highest quality.

INVEST FOR THE LONG TERM

Above-average returns are achieved by investing for the long term. Chasing short-term gains or taking undue risks is counterproductive.

SCHEDULE REGULAR PERFORMANCE REVIEWS

Meeting regularly to review a client's portfolio provides the opportunity to discuss any changes needed to maintain the portfolio's integrity.



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, Rita 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 tolerance for risk. Based on this, Rita 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 adjust to reflect current market conditions.

A DISCIPLINED PROCESS IS KEY

To provide investment and wealth management, Rita follows a disciplined five-step process to keep you on-track to achieving your goals. A disciplined process keeps everyone focused on what's important – helping you live life the way you want to live it.

STEP ONE – INTRODUCTION

Rita will introduce you to the wealth management services she provides, not just during your first meeting, but also on an ongoing basis as your needs evolve and new services become available.

STEP TWO – DISCOVERY

Together, Rita and her team will gain a deeper understanding of your individual needs, goals and circumstances to help you achieve your financial objectives. This step includes gathering together all your important financial information.

STEP THREE – STRATEGY

Next, Rita will analyze your financial and personal information to match your objectives with smart, time-tested strategies.

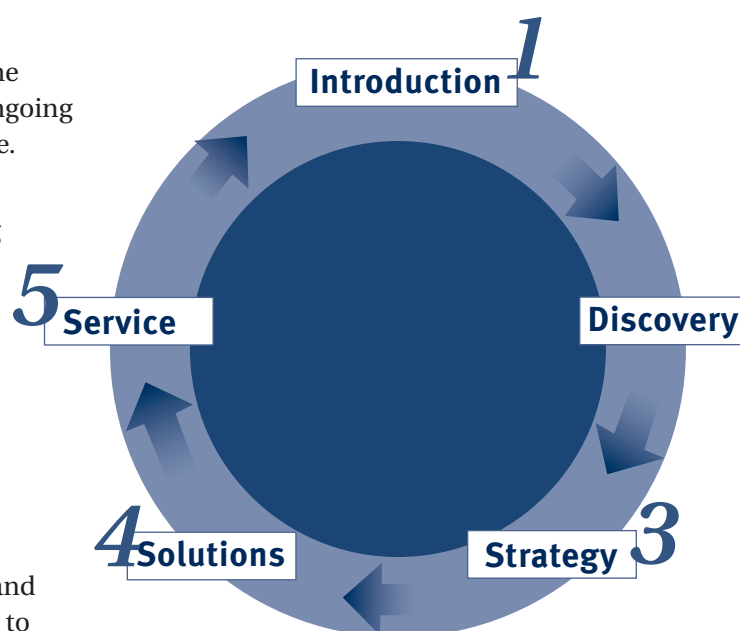
STEP FOUR – SOLUTIONS

Rita will draw from a wide selection of world-class products and services to develop thoughtful and creative solutions tailored to your objectives.

STEP FIVE – SERVICE

Rita will regularly review your portfolio to ensure your financial objectives are being met in light of your changing needs.

The result is a clear roadmap for the future that helps you realize financial security at each stage of your life: a portfolio custom-tailored to meet your investment objectives while recognizing your willingness to accept risk, and a process flexible enough to respond to changes in your objectives, yet disciplined enough to maximize your financial returns.



PUTTING YOU FIRST WITH A TEAM APPROACH

As Rita's client, you will receive timely service and advice through her team approach. The members of Rita's extended team focus on different areas of client service, so you get the expert assistance you need, when you need it.



RITA BENEFIELD, CIM, FMA, FCSI
Vice-President & Portfolio Manager

Rita is dedicated to assisting her clients by providing them with quality products, superior performance and exceptional levels of customer service. She credits her continuing success to being able to build trust and create an environment of mutual respect between herself and her clients. Into her second decade as an Investment Advisor at RBC Dominion Securities, she achieved the Canadian Investment Manager (CIM) and Financial Management Advisor (FMA) designations. Rita is also a licensed Portfolio Manager who can provide discretionary services to clients who wish to delegate the day-to-day investment management to a qualified professional.



CHRISTOS KOUTSAVAKIS, BA, MA, CIM
Associate Advisor

Christos joined RBC Dominion Securities in 2000 after completing a Master's degree in economics at Queen's University, where he specialized in financial and international economics. Christos has since become a Canadian Investment Manager (CIM) and is licensed to provide investment advice. He oversees the team's many transactions and monitors the daily activity of investment portfolios, with an emphasis on discretionary Private Investment Management (PIM) accounts. He is key in ensuring that all discretionary accounts are invested and maintained according to the individualized plans laid out by Rita. In addition to his years of experience in operating PIM accounts, Christos is well-versed in all investment-related issues and is an excellent resource.



CORINNE FARNDAL, BA (HONS.)
Associate

Corinne joined RBC Dominion Securities in 1998 and has been working with Rita since 2001. She is licensed for securities and uses her skills and training to help clients attain professional investment management. Corinne's high level of industry education and commitment to client service distinguishes her in a competitive and growing industry. In addition to managing all administrative responsibilities, Corinne generates portfolio reviews, newsletters and invitations to special events. Corinne is a graduate of Queen's University and Fanshawe College, with a degree in political science and 10 years' experience as a newscaster and reporter.

EXTENDED RBC WEALTH MANAGEMENT SERVICES TEAM



JOSEPH POWER, BA, LLB

Will & Estate Consultant

Joseph can help you address your various estate planning concerns and recommend the steps to take to achieve your goals – whether it's updating your Will, creating a trust or setting up a charitable foundation. Joseph graduated from Carleton University in 1988 and from the University of Western Ontario Law School in 1991, and was called to the Ontario Bar in 1993. He is an associate Member of The Society of Trust and Estate Practitioners. Joseph was an instructor for the Ontario Bar Admission Course in Estate Planning and has been an instructor at the University of Ottawa Law School since 2003 teaching the Law of Succession.



SUZANNE SIMOURD, CLU, ChFC

Estate Planning Specialist

Suzanne offers effective solutions to optimize your financial security, increase net worth and reduce the impact of taxation today and at death. She is skilled at clearly communicating both your goals and available insurance strategies to achieve specific objectives. Having achieved the Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations, Suzanne is committed to ongoing professional development and the respective codes of ethics and standards of conduct required by her professional designations.



JONAH RABINOVITCH, BA, LLB, CFP

Financial Planning Specialist

Jonah works closely with Rita in preparing and presenting comprehensive Compass Financial Plans for clients. An experienced professional, Jonah entered the financial services industry after working as a lawyer for four years in the areas of tax and estate planning and corporate law. Jonah completed his CFP in 2013 and is a member of the Financial Planning Standards Council and the Law Society of Upper Canada. He completed a Bachelor of Arts degree in 2003 at the University of Ottawa and received his Bachelor of Laws (LLB) degree from Dalhousie University in 2006.

SELECTING THE RIGHT INVESTMENTS

Rita works with her clients to assess their needs and objectives, and establish a realistic expected return over a certain time. It is important for her clients to understand the characteristics of the recommended products and agree that their chosen portfolio is in line with their risk tolerance.

There are numerous factors to consider before a portfolio can be established, such as:

- Age and dependants
- Net worth, income and available assets
- Risk tolerance
- Personal tax situation
- Investment knowledge and experience

INVESTMENT TOOLS

Of the numerous securities available in the marketplace, Rita typically considers the following investments when constructing a portfolio:

FIXED INCOME

Many portfolios hold a certain weight in fixed income securities to reduce the portfolio's volatility. The weight would depend on the investment horizon and risk tolerance of the investor. In building a client's portfolio, Rita has access to RBC Dominion Securities' inventory of Government, Federal, Provincial and Municipal Bonds and Strip Coupons, as well as GICs, T-Bill, Money Market instruments and Preferred Shares.

INDIVIDUAL STOCKS

The firm's analysts provide research on both Canadian and U.S. companies. Rita bases her recommendations on this research, as well as research available from several other Canadian and U.S. sources. Several strategies are available for stock portfolios, including RBC Dominion Securities' extremely successful Strategy Low Turn Portfolio.

MUTUAL FUNDS

Of the 2000 funds to choose from, Rita focuses her recommendations on only the most respected of mutual fund managers, and funds with strong and consistent track records.

OTHER SECURITIES

Rita also considers many other types of investments, such as Mortgage-Backed Securities, IPU's (Index Participation Units), REITs (Real Estate Investment Trusts) and Income Trusts.



CLIENT CONTACT AND SERVICE

The cornerstones of Rita's business are the relationships she forges with each of her clients. To develop the mutual understanding, honesty and trust that must exist to successfully work with a client, she has developed a service program that includes:

- Monthly statements
- E-mail or phone contact as needed
- Online account access
- E-mail research list accessibility

Regularly scheduled meetings are used to discuss relevant changes, assess portfolio performance against relative benchmarks and discuss the general economic outlook.

PROFESSIONAL REFERRALS

The best results are achieved by working in partnership with a team of professionals with expertise in other areas related to the management of your wealth. This includes legal, accounting and banking professionals. If you have an existing relationships in these areas, Rita will be happy to work with them to ensure everyone is on the same page. If you require a referral, Rita can offer you access to her extensive professional network.

RBC DOMINION SECURITIES – CANADA’S LEADING INVESTMENT FIRM

At RBC Dominion Securities, we have been advising individual investors about investment opportunities since 1901. Today, we are Canada’s leader in the investment industry.

Our membership within RBC means we are able to offer you the full range of products and services, the financial stability and the combined resources of Canada’s leading financial institution. Together, we work to offer you the best, most qualified investment advice.

Take the next step. To arrange an initial complimentary consultation with Rita, contact her today.

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