

Wealth Management
Dominion Securities



Teodoro Advisory Group
RBC Dominion Securities

Edward Teodoro, BSBA, CIM®, FCSI®
Associate Portfolio Manager
edward.teodoro@rbc.com
(778) 327-5481

Lauren Eldridge, BA
Associate
lauren.eldridge@rbc.com
(604) 257-7275

745 Thurlow St, 20th Floor
Vancouver, BC V6E 0C5

edwardteodoro.com

The freedom to live the life you want

If you desire greater freedom to focus on what's really important to you, and the confidence of knowing that your portfolio is in the care of trusted professionals, we invite you to consider Private Investment Management, our premium level of discretionary wealth management.

Busy professionals and executives, travellers, retirees and snowbirds often find that the greater their wealth, the more time they require every day to manage it. If you are responsible for investing for a not-for-profit organization, foundation or endowment, you may also find that the expertise required to make investment decisions according to specific guidelines can be time-consuming and complex.

Whether you need your time to focus on your career, manage the needs of an organization or travel outside of the country for long periods, Private Investment Management may be the right solution for you.

How it works

By delegating your investment management to an accredited portfolio manager, who works within your specific investment preferences, constraints and risk tolerance, you can free yourself from and still be confident that your investment plan is on track. Because your approval is not required for every single transaction, we can make time-sensitive decisions quickly, helping you get closer to your investment objectives and freeing you from the burden of daily portfolio decisions.

A dedicated portfolio manager to serve you

You can be confident in the management of your wealth, because only experienced investment advisors who have met strict industry-wide qualifications for education, assets under management and investment experience are licensed to provide this level of discretionary investment management.

Investment policy statements capture your needs

The Investment Policy Statement is your specific mandate that details all your objectives, goals and constraints in managing your portfolio. You can think of it as the charter or master plan that we create to manage your portfolio.

PRIVATE INVESTMENT MANAGEMENT™

Essential standards for quality and oversight

Every portfolio we build is based on core asset quality requirements that set the standards for security concentration, industry and sector diversification, market capitalization and credit quality. An additional Portfolio Implementation and Risk Monitoring Group monitors the portfolio for alignment with our investment management guidelines and the preferences, constraints and other unique directives set out in your customized Investment Policy Statement.

An additional compliance team ensures that your portfolio meets industry regulations and legal standards. By auditing our work, as well as the portfolios we manage, this team can help provide you with even greater peace of mind.

Our careful process involving robust investment management guidelines, regular review and formal oversight helps to ensure that your portfolio is managed to high standards of ethics and professionalism.

The framework for success

1.Create your investment policy

Our first step in developing your portfolio is to understand your investment needs – the return you need to earn on your investments, your income requirements, comfort with market risk, time to invest and other preferences.

Based on your needs, we'll draft your Investment Policy Statement, the document that guides us in making day-to-day investment decisions for your portfolio. Taking all these factors into account, we recommend an appropriate asset-allocation model for your portfolio. How your portfolio is allocated among the three main asset classes – cash, fixed income and equities – is the single most important factor in determining the balance between managing risk and providing higher returns.

2. Construct your portfolio

Based on your asset-allocation model, we will select an appropriate combination of investments for your portfolio. In selecting your investments, we combine an understanding of the "big picture" – overall global economic and market trends – with fundamental research of individual investment opportunities. Senior economists, portfolio strategists and research analysts from various parts of RBC augment our insights in these key areas.

3. Manage your portfolio

Market and economic conditions change. As needed, we make appropriate adjustments to your portfolio to respond to and anticipate the changing market and economic landscape. If the outlook for a certain sector of the economy changes, we may adjust your holdings in that sector. Similarly, if the outlook for a certain region of the world changes, your portfolio will be adjusted accordingly, within the guidelines established in your Investment Policy Statement.

4. Review and monitor your portfolio

Your portfolio is regularly monitored by our Portfolio Implementation and Risk Monitoring Group to help ensure your portfolio is managed according to the terms of your Investment Policy Statement, as well as core Private Investment Management guidelines designed to ensure you hold a mix of investments that align with your situation.

5. Adjust your investment strategy

We will also meet with you on a regular basis to review your portfolio and get an update on your personal and financial situation. Your goals are likely to change over time, and both your Investment Policy Statement and portfolio will need to reflect these changes.

6. Keep you informed of your progress

You will receive a regular account statement that details the activity in your portfolio and provides the current market value of all your positions. In addition, you can receive a quarterly rate-of-return calculation. You also have access to your custody statement and timely market information through our secure private client website, DS Online.

Please contact us for more information about discretionary investing with RBC Dominion Securities.

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