

Richard's Report

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This past holiday season, we continued our charitable donation tradition, made on behalf of all of you, and chose a charity that benefits the children in our community. The YWCA Crossroads Shelter is a vital part of the YWCA's vision to see all women and children thriving. Our donation will be designated to the children's programs at the shelter. It can be used to cover everything from basic needs for children who arrive at the shelter with nothing (think teddy bears and pajamas) to funding for the family well-being counsellor who works with children on processing the unspeakable trauma they've witnessed or experienced, to taxis so children can get to school safely.

TAX SEASON IS HERE!

Tax package reminder...If you have an accountant who prepares your tax return, please remember to provide them with the entire tax package from us and not just the tax slips. There is other important information included in the package that your accountant needs to help prepare and file your tax return.



RBC Wealth Management
Dominion Securities

SAFEGUARDING YOUR PERSONAL INFORMATION

At RBC Dominion Securities, we maintain rigorous security procedures to ensure that your wealth and your personal information are safe and secure. Learn more about how RBC protects you, how you can recognize fraudulent communications and how to protect your personal information.

FRAUD PREVENTION

Fraud detection and prevention activities are part of our normal business activities. RBC has a team of dedicated fraud experts working 24/7 to prevent, detect and investigate fraud, and we work closely with industry associations, government and law enforcement. We invest in emerging and new fraud prevention technologies and maintain rigorous security procedures to ensure that you can do business with us in a safe and secure environment.

ONLINE SECURITY

For clients who use DS Online, we have developed the 100% DS Online Security Guarantee. With the 100% DS Online Security Guarantee, we guarantee that you will not lose money in your RBC Dominion Securities account by using DS Online. And, in the highly unlikely event a transaction occurs in any of your other RBC accounts due to unauthorized access to DS Online, you will be reimbursed 100% for any losses in those accounts directly resulting from the unauthorized access, subject to certain conditions.

OUR DUE DILIGENCE IN PROTECTING YOUR ACCOUNT

In some rare cases, your email can be “hijacked” or a fraudster may send e-mails masquerading as you. We take our responsibility to protect your wealth and personal information very seriously. At any time, if we receive an e-mail request with instructions for your account, even if it sounds legitimate, we will follow up with you directly using the phone number on file to confirm the instructions.

To ensure that your privacy and information remain confidential, we will use encrypted email when we correspond with you about personal or account information. Typical correspondence may not need to be sent securely (for example a message to confirm a meeting) however any account details or investment information communicated by email will be sent to you encrypted.

We may also proactively contact you to confirm that certain transactions going through your account are legitimate. You should request a phone number to validate the call and call us back, using a publicly published number or the number that you have independently verified, prior to providing any information.

AVOIDING E-MAIL FRAUD

“Phishing” is a common online scam that involves sending phony e-mail messages to trick you into revealing your personal information for the purpose of financial fraud or identity theft.

RBC will never, under any circumstances, send you an unsolicited email that includes a link or phone number asking you to update or verify your account details or other personal information. Typical phishing emails will include a phony reason, such as a security breach or contest, as well as a sense of urgency to trick you into responding or clicking on a link.

Don't take the bait – do not click on the links or reply to the message. Remember that these links may take you to a fake or “spoofed” website designed to capture your personal information. The websites often look legitimate and may even contain RBC banners and logos to try to fool you.

RBC will never ask you to provide confidential information, such as account passwords, PIN, Social Insurance Number or other personal information through unsolicited email. If you receive an email requesting such information – do not respond. Instead, please notify us by forwarding the email to phishing@rbc.com. If you believe you have provided your account or other personal information in response to a fraudulent email, contact us immediately.

From time to time, RBC will engage in promotional campaigns via telephone, mail and email. If you are ever unsure of any of the information you receive from us, do not respond and contact us.

WHERE'S WALDO?

Well, not exactly...but there is something that just isn't right in this newsletter and if you see it, call us! For the first three clients that call in with the answer, I will donate \$50.00 each to YWCA Crossroads children's programs and have the tax receipt issued in your name.



10 TIPS TO SAFEGUARD YOUR ASSETS

In addition to the controls we employ, knowledge is often your best defense against fraud. Following these 10 steps is a simple and effective way to reduce the risk of theft or misuse of your personal and financial information.

1. KEEP YOUR PERSONAL INFORMATION CONFIDENTIAL

An identity thief may go to any lengths to obtain your personal information (even picking through your garbage or recycling bins), so be sure to shred receipts, copies of credit applications, insurance forms, credit offers received in the mail, etc. Get into the habit of clearing your mailbox after every delivery. Make sure that your mail is forwarded or re-routed if you move or change your mailing address. Do not give out personal information on the phone, through e-mail or over the Internet unless you have initiated the contact independently and know the person you're dealing with.

2. BE AWARE OF BILLING AND STATEMENT CYCLES

If your bills or statements don't arrive on time, follow up immediately to ensure they have not fraudulently been redirected. Review your statements regularly to ensure all transactions are authorized, and review your credit report annually.

3. PROTECT YOUR PIN

Do not reveal your PIN to anyone, including employees of RBC, family members and friends. When conducting a transaction at an ATM or retail (point-of-sale) location, keep your client card within your sight and shield the keypad while you enter your PIN.

4. LIMIT YOUR RISK

Review your daily withdrawal limits on your debit card. If you don't need a high daily limit, reduce it. This will help contain fraud by reducing the amount someone can access. Only carry the ID and credit cards that you need; leave the rest (especially your birth certificate, SIN card and passport) at home in a secure location.

5. PROTECT YOUR PERSONAL INFORMATION ONLINE

Be cautious in your online activity, especially when using unsecured/free wireless internet in public locations and

when accessing sites with sensitive information, such as online banking. Make sure your home wi-fi connection is secured with a password.

6. BE PASSWORD-SMART

Never share your passwords and use ones that are difficult to guess (strong passwords use a mix of letters, numbers and characters, and change frequently). Don't recycle passwords and don't use the same passwords for online banking as you would for other services, such as social networking sites.

7. VERIFY BEFORE YOU CLICK

Verify a message before you take any other action, such as clicking on a link or initiating a transaction. Don't click on any links or open files in emails from people you don't recognize or aren't expecting (this could expose your computer to a password key logger or spyware).

8. ENCRYPT FOR GREATER SECURITY

Always use encryption when sending confidential information by email, and never store sensitive data about yourself or others in your email folders. Even encrypted emails can be hacked.

9. MAINTAIN A SUITE OF SOFTWARE SECURITY PRODUCTS

Install a well-recognized security program on all of your devices (PC/tablet/phone), and keep it up-to-date. Beware of pop-up warnings that your computer is infected and instructing you to buy or download software to fix the problem.

10. ALWAYS LOG OFF

Remember to log off and close your browser to prevent others from being able to view your information later.

If you suspect you are a victim of fraud or theft, contact the authorities immediately. To learn more about protecting your privacy, visit www.rbc.com/privacysecurity, or contact us today.

CHOOSING THE RIGHT TAX-FREE SAVINGS ACCOUNT

Opening a Tax-Free Savings Account (TFSA) is one way to reduce your investment taxes. There are two main types of TFSAs – full-service and savings account style. Either may be appropriate depending on your needs. The following table compares these two main TFSA options, using the RBC Dominion Securities investment TFSA as an example of a full-service TFSA.

	Full-Service Investment TFSA	Typical Savings-Style TFSA
Growth potential	Greater investment options means greater potential returns based on the investments you hold, markets and your investment strategy.	Growth is based on the balance of your account and savings account interest rates. If mutual funds are included in the TFSA, growth is based on investment choices.
Access to quality investment products	Choose from industry-leading RBC or third-party investment products.	Product options generally limited to the financial institution's mutual funds (no third-party funds).
Investment options	A wide range of investment options, which allow you to take a proactive approach to building tax-free returns: <ul style="list-style-type: none">■ Cash■ Over 30 different GIC issuers■ Government and corporate bonds■ Access to large range of RBC and independent mutual funds■ Publicly traded equities	Limited savings / investment options, such as: <ul style="list-style-type: none">■ Cash■ GICs■ Single-manager mutual funds
Number of trades	Eight annual trades are included in your TFSA account fee, enabling you to follow a disciplined investment strategy.	Unlimited mutual fund trades, however there may be short-term trading fees.
Investment advice	Professional, tailored investment advice in accordance with your overall investment objectives.	Varies from no advice to personal advice based on investor profiles.
Costs	<ul style="list-style-type: none">■ No commissions■ 1% annual management fee	Typically no fee, but there may be an annual flat fee.

WAYS YOU CAN USE YOUR TFSA

- Help a child or grandchild fund their education above and beyond their Registered Education Savings Plan (RESP) and/or family trust.
- Shelter some of your taxable capital gains, dividends and interest currently being earned in a regular taxable account.
- Expand your retirement savings beyond your RRSP.
- Earn tax-free income on surplus RRIF payments you don't need immediately.
- Take advantage of family income splitting to reduce your overall tax bill by gifting amounts from your bank account (the income from which is exposed to your higher tax rate) to your lower-income spouse or adult children to contribute to their own TFSAs.
- In provinces and territories where it is permitted, consider naming a beneficiary on your TFSA to avoid probate.
- Consider naming your spouse as successor holder (instead of beneficiary) on your TFSA to simplify administration upon your death.

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