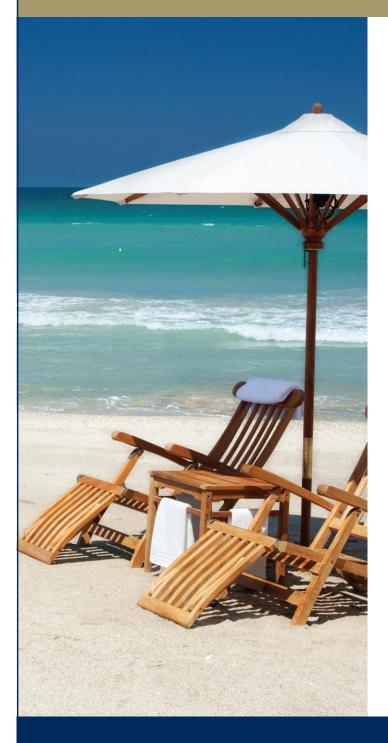
Second Opinion Service (SOS)

with Canada's leading wealth management provider and gain peace of mind about your retirement savings plan



Why should you seek a second opinion?

There have been few times in history where we have experienced such high levels of uncertainty and volatility in the financial markets. Having built a successful investment advisory practice over the last 20 years, Rick is often approached by high-net-worth investors who are feeling distressed about their investment portfolio, and its ability to achieve their goals.

How does the second opinion service work?

Rick's Second Opinion Service is a four-step process designed to provide you with expert analysis of your retirement savings plan and overall investment strategy:

- Discovery: Rick listens to you, clarifying your financial situation, investment expectations and retirement goals.
- Optimized strategies: Rick will look for opportunities to reduce risk by setting your ideal asset allocation; improving your returns through tax-efficient investment strategies and minimizing management fees; and managing your portfolio with transparency and clarity through ongoing communications of your portfolio's holdings and performance.

Professional Wealth Management Since 1901



RBC Wealth Management Dominion Securities

- Personalized income planning: Rick will create a tailored income plan to show how your savings would fund your retirement over time.
- Written plan of action: Rick will provide you with a clear plan of action that articulates the overarching strategies to your retirement savings plan and the risk-minimizing guidelines he will use to help you achieve your performance expectations.

Who can benefit

Rick's second opinion service is ideal for investors who are responsible for portfolios of \$500,000 or greater in investable assets.

About Rick Smerchinski

Combined with his industry experience and technical expertise, you can trust Rick to provide

you with the most thorough and professional evaluation. Rick is a licensed Portfolio Manager and Chartered Accountant. He also holds the Chartered Financial Analyst (CFA) and Certified Financial Planner (CFP) designations, and is a Level II Life Insurance Agent.

Trust the professional advice of one of Canada's leading Portfolio Managers

RBC Dominion Securities is Canada's leading full-service Wealth Management firm. As a Portfolio Manager, Rick has access to leading research teams, proprietary analytical data, U.S. and global research from a variety of respected research firms, and access to Canada's largest inventory of fixed-income products.

To schedule a complimentary, no-obligation second opinion from Rick, contact him today.



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