The Wealth Management Approach

HELPING YOU BUILD AND PROTECT YOUR FAMILY'S WEALTH

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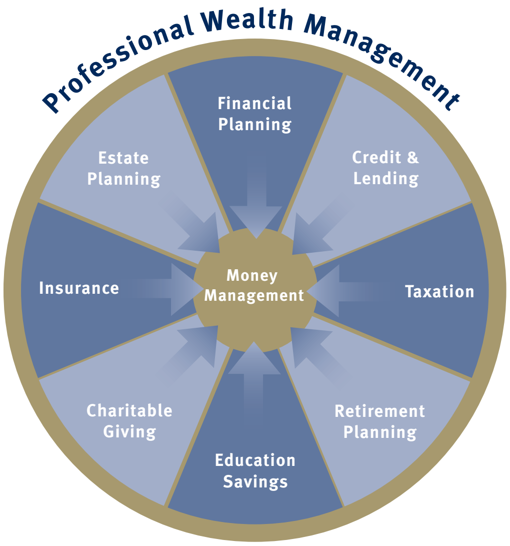
Your roadmap for the future

Wealth management is a comprehensive approach to achieving financial and life goals. It extends beyond investment advice and money management, encompassing lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation.

Wealth management provides the confidence to make sound financial decisions, plus the freedom to live life as envisioned. It also provides a clear roadmap for the future by addressing all financial aspects at each life stage. Every step of the way, Investment Advisor Todd O'Reilly will be there as a personal guide.



With the wealth management approach, Todd helps:

- Clarify individual needs
- Establish specific goals
- Bring together all the solutions needed to effectively manage wealth

Bringing the big picture into focus at each life stage

Getting the right investment advice is a key part of managing wealth. But it's just one part of a bigger picture. Managing finances, minimizing taxes, planning for retirement, or structuring an estate in a tax-efficient manner may also be required.

Because these various aspects of managing wealth are all interconnected, Todd will create a total, coordinated wealth management strategy that addresses the financial concerns at each stage of life:

- **Accumulating wealth** – growing assets for future goals like retirement.
- **Protecting wealth** – maintaining assets to protect financial well-being.
- **Converting wealth** – creating an income stream to live an ideal retirement lifestyle.
- **Transferring wealth** – creating a lasting legacy for family and other beneficiaries.

Through Todd, a wide range of wealth management services is available, including financial planning, Will and estate consultations, insurance-based wealth preservation, tax-minimization strategies and charitable foundation creation. To ensure proper coordination, Todd works in consultation with other professional advisors, such as accountants, lawyers and private bankers.

North America's premier wealth management group

Investment management is just one key part of a well-rounded wealth plan. To that end, we also offer complimentary financial plans and wealth consultations through our RBC Wealth Management Services team – the largest of its kind in North America.

Financial planning
We can provide a core financial plan suitable for most situations or, for more complex situations, an in-depth financial plan that leaves no stone unturned.

Will and estate consultation
For complex or high-value estates, a professional Will & Estate Consultant provides information on efficient and tax-effective estate structuring. Following the consultation, a report outlining various estate-planning opportunities will be provided to explore in further detail, and potentially implement, with legal counsel (referrals available).

Insurance assessment
A highly qualified Estate Planning Specialist assesses the need and suitability of tax-exempt insurance products to help create and enhance wealth, both today and in the future.

Strategic tax-minimization review
Working with our in-house tax specialists, we can review the effectiveness of particular investment strategies that may minimize or mitigate taxes. These include powerful family income-splitting strategies such as the Family Trust and Spousal Loan Strategy.

High-net-worth planning
A high-net-worth planning specialist is available to discuss the specific concerns and opportunities that arise when dealing with $1 million or more in investment assets.

The five-step wealth management process

Todd follows a disciplined five-step process in order to provide comprehensive wealth management.

Introduction – Todd introduces the wealth management services he provides, not just during the first meeting, but on an ongoing basis as needs evolve and new services become available.

Discovery – Todd gains a deeper understanding of individual needs, goals and circumstances to help clarify financial objectives. This includes gathering together important financial information, such as statements.

Strategy – Next, Todd analyzes financial and personal information to match objectives with smart, time-tested strategies.

Solutions – Todd develops thoughtful and creative solutions tailored to specific objectives, drawing from a wide selection of world-class products and services.

Service – Todd conducts regular reviews to ensure financial objectives are being met in light of changing needs and market and economic cycles.

Thank you for your interest in wealth management at RBC Dominion Securities. For more information, or to schedule an appointment, please contact us at 403-504-2726 or vicki.wiens@rbc.com.

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