



WHAT'S INCLUDED IN YOUR RELATIONSHIP WITH US?

OUR COMMITMENT TO PROVIDING VALUE

We are pleased to offer you a wide range of investment and wealth management services, many of which are complimentary to you as a valued client.

DISCOVERY

- Explore your current financial situation, portfolio and investment objectives
- Establish your investment and wealth management goals
- Determine your tolerance for risk and market fluctuation

STRATEGY

- Develop your individual Investment Policy Statement
- Build customized portfolios designed to meet your investment goals
- Establish your needs for tax, estate, insurance and charitable gift planning
- Provide research, commentary and information on specific holdings, markets or economies

- Collaborate with your existing professional advisors, such as lawyers and accountants, to integrate your investment plans
- Introduce, as appropriate, a full suite of services from our RBC partners

ENHANCED WEALTH MANAGEMENT SERVICES

- Access the expertise of our RBC Wealth Management Services team, which includes highly accredited lawyers, accountants and financial planning specialists
- Comprehensive financial planning (Compass Financial Plan)
- Family Snapshot™ Wealth Management Opportunities Report
- Will and estate consulting
- Insurance-based wealth enhancement assessment
- Business succession planning
- Corporate re-organization advice
- Family wealth management

INVESTMENT SOLUTIONS

- Proprietary and third-party investment products, including mutual funds and portfolio services
- Global and North American equities, including stocks, preferred shares, income trusts and more
- Canada's largest inventory of fixed-income and money market instruments, including T-bills, GICs, government bonds and corporate bonds

INVESTMENT PORTFOLIO SERVICES

- Ongoing personal advice
- Buy/sell recommendations
- Scheduled portfolio reviews
- Portfolio monitoring
- Portfolio rebalancing
- Safekeeping (custody costs waived)
- Multi-currency, non-registered account functionality
- Automatic contributions and withdrawals, if needed
- Automatic mutual fund purchase or redemption plans



RBC Wealth Management
Dominion Securities

We are pleased to offer you a wide range of investment and wealth management services, many of which are complimentary to you as a valued client.



Thank you for your interest in wealth management at RBC Dominion Securities. For more information, or to schedule an appointment, please contact us.

- Electronic funds transfers
- Registered estate processing, tax reporting and T3 returns
- Old certificate current status and value research
- Interest on cash balances
- Quarterly account statements (or monthly when there is trading activity in an account)
- Annual consolidated tax reporting, including dispositions with book costs
- Quarterly performance reporting

REPORTING

- DS Online private client website, providing secure 24/7 account access, exclusive investment research, quarterly market outlook, RBC Economics publications, Reuters market news, real-time quotes, customized Watchlists and more
- Consolidated view of all your RBC accounts and ability to transfer funds between accounts through DS Online
- Paperless eDocuments through DS Online to reduce your paperwork and help us help the environment, including a seven-year archive starting with your October 2007 statements and trade confirmations and prospectuses as of December 2011

RESEARCH AND INFORMATION SERVICES

- RBC Wealth Management Services Library of publications and articles on a wide range of tax, retirement and estate planning topics
- Access to the broadest research in Canada for domestic and global markets, including RBC Capital Markets, JP Morgan, and independent Veritas exclusive to RBC
- *Global Insight, Morning Market Comments, Wealth Management Review, etc.*

RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. Insurance products are offered through RBC DS Financial Services Inc., a subsidiary of RBC Dominion Securities Inc. When providing life insurance products in all provinces except Quebec, Investment Advisors are acting as Insurance Representatives of RBC DS Financial Services Inc. In Quebec, Investment Advisors are acting as Financial Security Advisors of RBC Wealth Management Financial Services Inc. RBC Wealth Management Financial Services Inc. is licensed as a financial services firm in the province of Quebec. ©Registered trademarks of Royal Bank of Canada. Used under licence. © 2013 Royal Bank of Canada. All rights reserved. IFWIR-EN (03/2013)