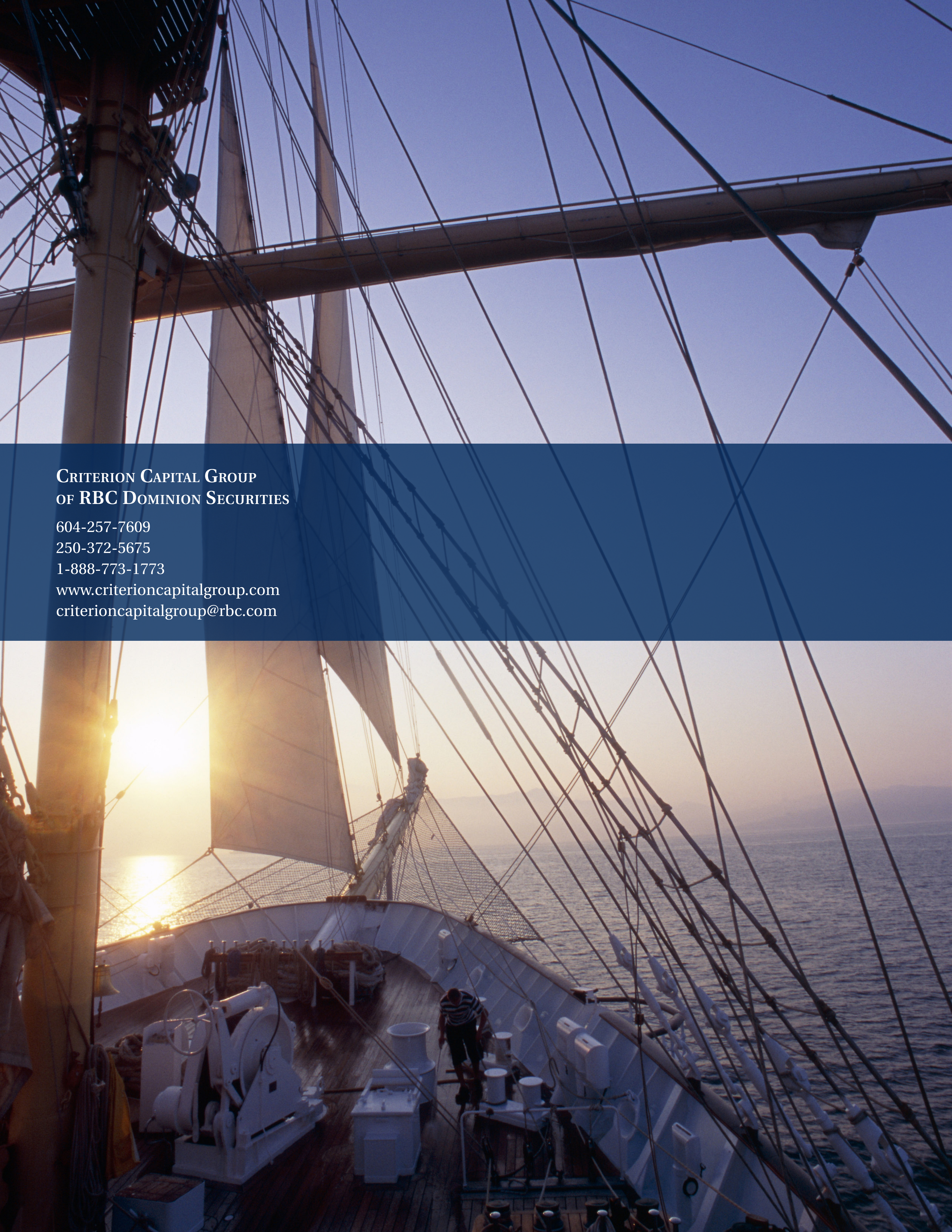
RBC Dominion Securities Inc.

Criterion Capital Group of RBC Dominion Securities

A boutique approach to comprehensive wealth management

There's Wealth in Our Approach.™

RBC Wealth Management
Dominion Securities



Criterion Capital Group
of RBC Dominion Securities

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Introducing Criterion Capital Group of RBC Dominion Securities

Criterion Capital Group of RBC Dominion Securities provides over 160 years of combined experience to families who expect individual attention, responsive service and financial results.

Through our significant accreditation and depth of experience, we specialize in working with the highest level of wealth – and the complex opportunities that wealth brings. As a "family office"-style wealth management practice, we act as the central coordinator for your complex financial lives to ensure appropriate, integrated service, due diligence and a state-of-the-art investment approach.

As members of RBC Wealth Management, Canada's leading wealth management provider, we offer clients access to a wide range of financial resources, research and support, with the ease and convenience of working within a "family office" structure.

Our Clients

Our clients typically have multigenerational families, extensive networks in Canada and abroad, and unique tax, estate and financial planning considerations. They appreciate the global strength and stability of RBC, and the wide network of professionals worldwide who partner with us to bring them the calibre of service that they require.

Coordinate, Facilitate, Implement: A Strategy to Reach Your Goals

As your family's "personal CFO," we strive to provide you with a centre of financial stability and clarity.

By acting as the dedicated single point of contact, we will ease the complexity of managing all the facets of your wealth. As a result, you'll experience peace of mind knowing that all of your financial concerns are handled comprehensively and communicated to you in plain language.

Our Mission Statement

At Criterion Capital Group of RBC Dominion Securities, all that we do is underscored by our mission statement:

Our mission is to earn your trust by listening intently to you to define your needs and objectives. We will then focus our efforts in helping you achieve your goals through a clearly defined process. We will respect your privacy and confidentiality in all dealings.

As your family's "personal CFO," our aim is to streamline and secure your wealth for the long term by using a holistic approach guided by a written strategy based on the "big picture" of your goals and needs.

To help accomplish these goals we will draw on additional RBC Wealth Managements capabilities and expertise, and your own trusted external specialists who can facilitate extended solutions. As the coordinator to your professional advisory team, our services may include:

- Investment portfolios tailored to your long-term needs for growth and sustainable retirement income
- Business owner planning, including valuation, succession planning, leveraging solutions and the protection of business assets and viability
- Legacy planning to ensure the orderly and responsible transition of assets to family members and charitable causes
- Tax-minimization strategies to reduce overall family taxes
- Education savings plans to provide for children and grandchildren's post-secondary education
- Coordinating strategy with additional members of your advisory team – your lawyer, accountant, business partners and others – or making referral recommendations as needed
- Mediating and resolving family disputes

These and other services are incorporated into your wealth management plan on an as-needed basis. This will ensure that implementation is streamlined and simplified.

Creating Your Comprehensive Wealth Management Strategy

For every client relationship, Criterion Capital Group of RBC Dominion Securities will create a detailed action plan for the ongoing preservation of your wealth. To do so, we will draw on partners from RBC Wealth Management Services to address estate planning, business owner planning, taxation, insurance and other concerns.

Comprehensive Wealth Management Strategy

Financial Planning

- Clarify your financial goals
- Create a net worth statement
- Recommend planning strategies

Investing

- Custom-design your portfolio based on your needs for income, growth and security
- Diversify to manage risk and achieve return objectives
- Review and rebalance on an ongoing basis

Tax Planning

In consultation with your tax advisors, we can help you identify tax-minimizing strategies that can:

- Protect your wealth
- Enhance your after-tax retirement income
- Minimize estate taxes

Charitable Giving

- Help you create an enduring family legacy

Retirement Planning

- Maximize retirement savings and income
- Coordinate transition into retirement
- Assist with business succession

Estate Planning

- Identify opportunities to protect your estate for your family
- Help simplify estate settlement

Education

- Assist with tax-advantaged strategies to fund a family member's education

Insurance Planning

- Protect your financial security
- Enhance your after-tax wealth
- Minimize impact of estate taxes

Credit & Lending

We can introduce you to an RBC banker to assist with:

- Cash flow management
- Personal credit and lending
- Business financing and leasing

Family Organization

Succession planning:

- Vision and goals
- Organizational chart
- Special projects
- Family mediation

Existing Professional Advisors

- Accounting
- Legal
- Banking
- Insurance

RBC Wealth Management
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Professional Wealth Management Since 1901.