Please contact us
for more information.

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Introducing RBC Dominion Securities

BUILDING AND PROTECTING YOUR WEALTH

Professional Wealth Management Since 1901

At RBC Dominion Securities, we help clients build and protect wealth through our two core areas of expertise:

- **Disciplined investment management.** Your Investment Advisor creates a custom-designed investment portfolio to meet your specific needs. You enjoy access to virtually every type of investment available on Canadian and global markets, backed by top-ranked capital markets research and proven investment strategy.
- **Comprehensive wealth planning.** To round out your investment portfolio, we assist with tax-minimization strategies, financial and retirement planning, intergenerational wealth transfer, insurance-based wealth protection and more.

Putting you first … with personal wealth management

At RBC Dominion Securities, we have helped individuals, families, businesses and other organizations achieve their financial goals since 1901. Today, we are Canada's leading provider of wealth management services, trusted by more than 400,000 clients globally. Our Investment Advisors provide expert advice on all aspects of managing your wealth – everything from building on it to protecting it for the future.

Personal advice makes the difference

Your situation is unique. You have your own needs and goals – and your own preferences for how your wealth is managed. That's why we believe a personal approach to wealth management produces the best results.

It all starts with your relationship with your personal Investment Advisor. By taking the time to understand your individual needs and goals, your Investment Advisor is able to create a wealth management strategy specifically designed for you.

Whether you're building on your existing wealth or protecting what you have already built, your Investment Advisor can provide the personalized advice and services you need.

Wealth management at RBC Dominion Securities

- Personal, professional advice from a trusted advisor
- Disciplined investment management within a customized portfolio
- A range of wealth planning services to address your multi-faceted financial needs
- Tax, legal and financial expertise of the RBC Wealth Management Services team
- The strength and stability of Canada's leading full-service wealth management firm

For individuals and families

You may be planning ahead for your retirement and want to ensure your savings will be sufficient. Perhaps you are currently retired and need to maximize your income. Or maybe you need assistance planning the transfer of your wealth to the next generation in a tax-efficient manner. You may also wish to create or enhance your charitable legacy. Whatever your specific needs, your Investment Advisor has the expertise and resources to create a plan that properly addresses them.

For businesses and organizations

If you need assistance managing the investment assets of your business, holding company or other organization, we can create a custom-designed investment strategy for you. We have extensive experience establishing and implementing detailed investment policies for both businesses and organizations like charitable foundations.

One-on-one advice backed by the strength of RBC Dominion Securities

Through your Investment Advisor, you have access to the resources and expertise of RBC Dominion Securities – Canada's leader in wealth management. This includes an unparalleled selection of investments, plus top-ranked research and strategy to help you make informed choices. It also includes professional financial planning, Will and estate consultations, insurance-based wealth protection strategies and assistance creating family trusts and charitable foundations.
In addition, a wide range of financial services is available through our partners at RBC – everything from everyday banking needs to sophisticated credit and lending solutions.

Investment solutions designed for you

It all starts with you

The starting point for achieving your investment goals is a personalized plan. No matter how simple or complex your needs, we can create a plan tailor-made for you.

Several important factors will be considered in the creation of your plan – such as your personal investment goals, how long you have to invest and your attitudes toward risk. Based on this, we will recommend guidelines for making investment decisions. Over time, your plan will evolve to keep pace with your changing needs and current market conditions.

Invest the way you want

We can create an investment solution that meets your needs, while accommodating your personal preferences.

› ***Advisory services.*** Stay closely involved in the investment process, working in partnership with your Investment Advisor. You make or approve all decisions within an investment portfolio custom-designed to your specifications. Select from virtually any type of investment available around the world.

› ***Investment consultation.*** Set overall direction for the management of your investment assets in consultation with your Investment Advisor, while delegating day-to-day decisions to world-class money managers. Choose from hundreds of leading money managers worldwide, including RBC Asset Management.

Giving you confidence with disciplined investment management

Investment research

To help provide you with well-informed advice, your Investment Advisor has access to research from several leading firms, including RBC Capital Markets, Veritas and Standard & Poor's.

- Industry-leading RBC Capital Markets covers companies in all major industry sectors in North America
- Independent Veritas provides in-depth reports on major Canadian companies exclusively to RBC Dominion Securities
- Several leading U.S. investment firms like Standard & Poor's offer coverage of companies around the world

Portfolio strategy

Making sense of today's ever-changing financial markets isn't easy. But having the right perspective on where the markets are going – and how that affects your portfolio – is essential to succeeding as an investor.

Helping your Investment Advisor provide the perspective you need is our *Strategy Committee*, which consists of our senior economists, portfolio strategists and research analysts. After considering investment research and economic analysis, the *Strategy Committee* makes recommendations for the coming 12 months, including:

- The optimum mix of stocks, bonds and cash
- Suggested term for fixed-income investments
- A "focus list" of top-ranked Canadian stocks collectively expected to outperform the benchmark S&P/TSX Index

Co-ordinating your complex financial concerns with in-depth wealth planning

Getting the right investment advice is a key part of managing your wealth. But it's just one part of a bigger picture. You may also require assistance with your finances or tax-minimization strategies, help planning your retirement or guidance on how to structure your estate in a tax-efficient manner. Perhaps you have very specific concerns that need to be addressed – like maximizing your retirement income or deciding how to pass on the family business.

Because these various aspects of managing wealth are all interconnected, it is important to take a co-ordinated approach. Your Investment Advisor can help you address all your wealth management concerns, working in partnership with your tax and legal advisors. We also offer several wealth management services, including financial planning, estate consultation and wealth protection.

Planning your financial future

Our financial planners can create an individualized plan to help co-ordinate your finances, whether you need a simple financial projection or a more in-depth plan.

Making the most of your wealth

We can help enhance and protect your wealth – now and in the future – through the use of various insurance-based strategies. Many insurance products, enjoying certain tax advantages recognized by the Canada Revenue Agency, can enhance your retirement income or maximize the value of your estate. Insurance products can also help protect your wealth in the event of illness or disability.

Creating your legacy

Our Will and Estate Consultants can help you address your various estate-planning concerns, and recommend the steps you need to take to achieve your goals with the assistance of your legal counsel – from updating your Will to creating a trust to setting up a charitable foundation.

Putting your needs first

By choosing RBC Dominion Securities, you are choosing Canada's leading full-service wealth management firm. That means you are not constrained by a limited selection of products and services. With access to virtually every financial product or service you may require, your Investment Advisor is able to recommend what's right for you.

Wealth management services

- Personal investment advice
- Portfolio management
- Financial planning
- Saving for education
- Creating a family trust
- Retirement planning
- Maximizing your retirement income
- Will and estate planning
- Protecting your wealth
- Establishing a charitable legacy

Financial services

- Full range of financial services through RBC, Canada's leading financial group

Investment solutions

- Treasury Bills and commercial paper
- Guaranteed Investment Certificates (GICs)
- Government and corporate bonds
- Strip coupons
- Annuities
- Commodity and financial futures
- Income and royalty trusts
- Preferred and common shares
- Mutual funds
- Managed portfolio solutions
- Insurance and segregated funds
- Equity-linked notes
- Alternative investments

Keeping track of your progress

DS Online

Check your progress from the convenience of your personal computer through our private client website, DS Online. Access your accounts 24 hours a day, seven days a week, confident that your account information is protected by the DS Online 100% Security Guarantee. Several online services are available, including:

- Account summary, activity and order status
- Quotes on equities, options and mutual funds
- Customizable watchlists
- Market and business news
- Exclusive RBC economic and market reports

Account statements

You will receive an account statement every quarter, or monthly when there is activity in the account.

eStatements

Choose to receive your official account statements electronically through DS Online to reduce your paperwork – and help us minimize our environmental impact. With eStatements, you also have access to a seven-year statement archive.

Thank you for your interest in professional wealth management at RBC Dominion Securities.

Please contact us for more information on how we can help you achieve your financial goals.