



COMPLIMENTARY SECOND OPINION SERVICE

Gain peace of mind about your portfolio

*Professional Wealth
Management Since 1901*



**RBC
Dominion
Securities**

Why do investors seek a second opinion?

Every now and then, my wife and I would wonder if our investment portfolio was meeting our needs. Did it reflect all the changes in our family? Was it keeping up with our changing financial situation? And was it properly structured to deal with the volatility in the financial markets?

We just weren't sure – and we weren't sure if we were getting the advice and expertise we needed. What we needed was an unbiased second opinion. We asked our RBC representative and she recommended an Investment Advisor from RBC Dominion Securities.

We were pleased to learn that an Investment Advisor would give us an objective review of our portfolio – at no cost to us. What's more, this review would be provided without any obligations on our part.



The RBC Dominion Securities Second Opinion Service is a complimentary, four-step process designed to determine if your current investment portfolio is properly structured to achieve your goals.

Step 1

First, we listen to you

Before we look at your current portfolio, we ask questions and carefully listen as you explain your investment objectives, your financial goals, and the specifics of your unique, individual situation. Then, and only then, will we ask to see your portfolio.

Step 2

Next we create an Investment Policy Statement

We know the best way to achieve success is through a disciplined approach to portfolio management. That's why we recommend a custom-tailored Investment Policy Statement for our clients.

Your Investment Policy Statement is the basic blueprint for the creation of an investment portfolio that is specific to you. It documents key factors such as your investment objectives, time horizons and risk tolerance. Based on these factors, we will recommend an appropriate asset allocation strategy with the right balance of growth, income and security.

What questions do investors ask?

Our investment portfolio is an important part of our family's estate. We've always done what our financial advisor has recommended, but lately we've been having some concerns:

- Are we taking more risk than we should be?
- Could we be doing better?
- Are we missing any new opportunities?
- Do we have access to the expertise we really need?
- Will our portfolio last as long as we need it to?
- Will it be there for the next generation?

These are some of the questions we will want to ask an RBC Dominion Securities Investment Advisor. Because, frankly, these questions are not being answered to our satisfaction.



Step 3

Then, we undertake a comprehensive analysis of your current holdings

Next, we analyze your holdings by blending your investment objectives with our knowledge of current market conditions and the resources available through RBC Dominion Securities:

- One of Canada's most highly ranked Research Departments
- Our three proprietary analytical disciplines:
 - Fundamental Analysis
 - Quantitative Analysis
 - Trend & Cycle
- U.S. and global research from a variety of respected research services
- Timely market and economic updates from the *RBC Investment Strategy Committee*

Once we have completed our evaluation, we will offer you our best opinion on the quality and suitability of the investments you presently own, answering questions such as:

- What is our current outlook for your stocks, bonds and mutual funds?
- Is the mix between your fixed-income and your equity holdings appropriate?
- Is the risk level suitable for you?
- What adjustments should you make?

The result: a valuable, objective evaluation – with no pressure

My wife and I were very happy – and very impressed – with the portfolio evaluation we received.

It was extremely comforting to have a second opinion and at no time were we ever pressured into buying or selling investments – or even moving our account.

Once we reviewed the advice, my wife and I chose an RBC Dominion Securities Investment Advisor to look after our portfolio. Aside from the confidence we have in our new Investment Advisor, we're also pleased that we now have all of our financial matters handled by RBC. It's the security that comes from dealing with Canada's largest financial services firm.



Step 4

We bring it all together

In the final step, we take the results of our analysis and compare it to the criteria you outlined at our first meeting. If your current portfolio is properly structured, we will tell you so. If we feel changes should be made, we will make specific recommendations.

What you will end up with is a comprehensive evaluation that is strictly confidential. But most importantly, you will end up with the peace of mind of knowing that your current investment portfolio is properly structured or, if it isn't, the confidence of knowing what changes you need to make.

Should you allow us the privilege of helping you with the future management of your portfolio, we can offer you regular account updates, portfolio reviews, online account access and research reports on your holdings. In addition, we offer a range of wealth management services, including financial planning, Will and estate consultations and insurance-based wealth protection strategies.

Please contact us for more information about our complimentary second opinion service.

