

RBC Dominion Securities Inc.

CALGARY NORTHWEST WEALTH MANAGEMENT SERVICES TEAM

There's Wealth in Our Approach.™



RBC Wealth Management
Dominion Securities

In addition to investing and money management, RBC Dominion Securities offers assistance with financial planning, insurance strategies, and Wills and estates. With our vast network of leading professionals, we'll provide you with the unique, comprehensive and fully integrated solutions to help answer your questions.



COADY CORMIER, BBA (FINANCE), LLB, TEP | Vice President, High-Net-Worth Planning Services

Coady has assisted high-net-worth and ultra-high-net-worth families since 1992. He works closely with your investment advisor to structure your affairs in a manner that addresses your overall wealth planning needs, which you would then discuss and implement with your accountant or lawyer. His expertise includes tax and estate planning for executives, business owners, professionals, retirees and individuals with U.S. issues.



FAISAL JAMAL, CA | Business Owner Specialist | High-Net-Worth Planning Services

Faisal is a Chartered Accountant with a BA in economics from the University of Victoria, and a Masters of Professional Accounting from the University of Saskatchewan. Prior to joining RBC, Faisal was a tax senior manager with a mid-size accounting and advisory firm, as well as with a multinational accounting firm. Faisal specializes in tax and estate planning for high-net-worth families. Together with your investment advisor, he helps you explore succession, tax, retirement and estate planning issues you face as a business owner.



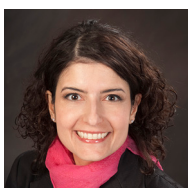
JOHN SIMES, J.D. | Vice President, Will & Estate Consultant

John attended the University of Manitoba and received a Juris Doctor in 2002. He works closely with your investment advisor to help structure your estate in an efficient and tax-effective manner. Following your meeting, John will provide you with a report outlining various estate planning issues for you to explore in further detail with your own lawyer or accountant.



JOYCE BURNETT, LLB, TEP | Will & Estate Consultant

Prior to joining RBC, Joyce practiced law exclusively in the areas of Wills, estate planning, estate administration, trusts, and charities law for 10 years. Joyce works closely with your advisor to provide you with information on structuring your estate in an efficient and tax-effective manner. Following your meeting, Joyce will provide you with a report outlining various estate planning issues for you to explore in further detail with your own lawyer or accountant.



AVIDEH MUSGRAVE, LLB, TEP | Will & Estate Consultant

Avidah received her undergraduate degree from Carleton University and went to law school at the University of Alberta. In 2001 she was called to the Alberta Bar and prior to joining RBC, devoted her law practice to Wills, estate planning, and estate administration. Avidah works closely with your advisor to provide you with information on structuring your estate in an efficient and tax-effective manner. Following your meeting, Avidah will provide you with a report outlining various estate planning issues for you to explore in further detail with your own lawyer or accountant.



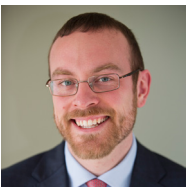
MIKE MACOUN, CLU, CHS, TEP | Vice President & Estate Planning Specialist

Working closely with your investment advisor, Mike assesses your wealth management needs and recommends creative, tax-exempt insurance strategies to address them. For complicated situations, he works with your other professional advisors in the development of appropriate solutions. He can focus on both personal and corporate insurance solutions to help increase your net worth, reduce the impact of taxation and secure your wealth.



NEIL HORNE, B.COMM., CA, CFP | Estate Planning Specialist

Neil provides insurance solutions for clients in the areas of estate planning, retirement, succession planning, charitable giving and executive compensation. He practiced as a Chartered Accountant (CA) for 15 years, providing tax and accounting services to families and businesses in Alberta. Subsequent to his career as a practicing CA, Neil was the national estate and tax planning consultant with a major insurance company.



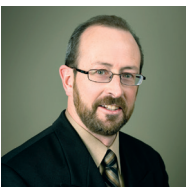
ERIC MILNER, CLU, CHS | Estate Planning Specialist

Eric is a valuable member of your advisor's team, helping you create, preserve and increase your wealth by incorporating insurance solutions into your comprehensive financial plan. With experience in both personal and corporate insurance planning, Eric is able to provide unique and customized solutions to meet your needs and maximize the financial and tax advantages of insurance products. He focuses on wealth management solutions to manage financial risk, business succession planning and maintaining family harmony, and assist in the realization of philanthropic goals.



MONIKA ZARZYCKI, BBA, CA, CFP | Financial Planning Specialist

Monika received her Chartered Accountant (CA) designation in 2003. She works with and supports your investment advisor to help address your specific financial, tax, retirement and legacy planning concerns. She provides specific recommendations focused on each client's particular needs, including cash flow, lifestyle protection, insurance, retirement, tax-efficient wealth transfer or estate planning. Her ideas ultimately help maximize each client's situation and achieve their goals.



JEFF UNRUH, CFP, CMA, CLU, B.COMM. | Financial Planning Consultant

Jeff has been providing tax and financial planning services for both individuals and business owners since 2000. As a Certified Financial Planner (CFP) and a Certified Management Accountant (CMA), Jeff focuses on understanding your current financial situation and objectives in order to identify strategies to help you achieve your life goals.



NANCY MATTSON, PFP | Estate and Trust Advisor

With more than 20 years of industry experience, Nancy brings to each client the necessary skillset to provide both the technical expertise as well as the genuine understanding of the emotional complexities that underlie these issues. A graduate of Mount Royal University, Nancy has continued to deepen her knowledge and expertise by receiving her Personal Financial Planner (PFP) designation and by completing the Canadian Securities Course. Nancy works with individuals, families and businesses to provide customized estate, trust and incapacity solutions. Whether it is helping someone to settle an estate, establishing a trust to ensure the successful transfer of family assets, or arranging to assist with the administration and responsibilities for a Power of Attorney, Nancy can help.

Thank you for your interest in wealth management at RBC Dominion Securities. For more information about our Wealth Management Services Team, please contact:

JOHN WHITMORE

Vice-President & Branch Manager

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Professional Wealth Management Since 1901.