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The Wealth Management Approach

Helping you build and protect your family's wealth

Your Roadmap for the Future

Wealth management is a comprehensive approach to achieving financial and life goals. It extends beyond investment advice and money management, encompassing lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation.

Wealth management provides the confidence to make sound financial decisions, plus the freedom to live life as envisioned. It also provides a clear roadmap for the future by addressing all financial aspects at each life stage. Every step of the way, we will be there as your personal guide.

With the wealth management approach, we help:

- Clarify individual needs
- Establish specific goals
- Bring together all the solutions needed to effectively manage wealth

Bringing the Big Picture into Focus at Each Life Stage

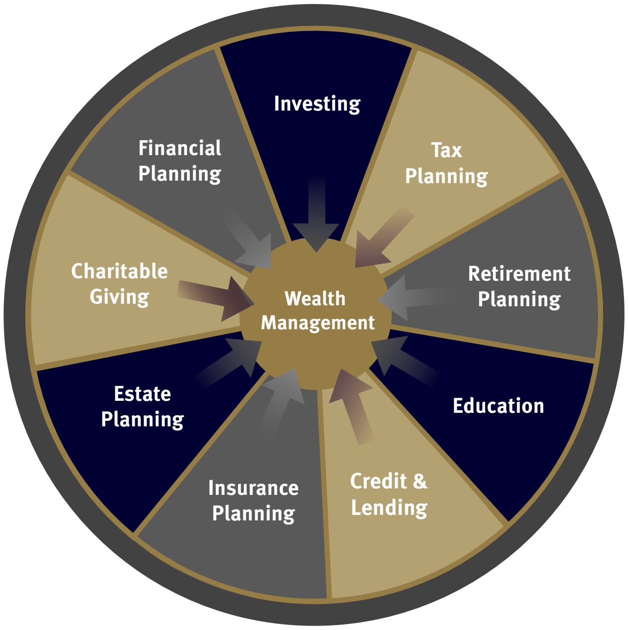
Getting the right investment advice is a key part of managing wealth. But it's just one part of a bigger picture. Managing finances, minimizing taxes, planning for retirement or structuring an estate in a tax-efficient manner may also be required. Because these various aspects of managing wealth are all interconnected, we will create a total, coordinated wealth management strategy that addresses the financial concerns at each stage of life:

- **Accumulating wealth** – growing assets for future goals like retirement
- **Protecting wealth** – maintaining assets to protect financial well-being
- **Converting wealth** – creating an income stream to live an ideal retirement lifestyle
- **Transferring wealth** – creating a lasting legacy for family and other beneficiaries

Comprehensive wealth management solutions

Put the resources and expertise of Canada's largest provider of wealth management services to work for you. Please call today to learn how we can help you grow, manage and protect your wealth.

RBC Wealth Management
Dominion Securities



North America's Premier Wealth Management Group

Investment management is just one key part of a well-rounded wealth plan. Through us and the RBC Dominion Securities Wealth Management Services team, a wide range of wealth management services is available, including financial planning, Will and estate consultations, insurance assessments, strategic tax-minimization reviews and high-net-worth planning.

To ensure proper coordination of all strategies, we work in consultation with your other professional advisors, such as accountants, lawyers and private bankers.

The Five-Step Wealth Management Process

We follow a disciplined five-step process in order to provide comprehensive wealth management.

1. **Introduction** – We introduce the wealth management services we provide, not just during the first meeting, but on an ongoing basis as needs evolve and new services become available.
2. **Discovery** – We gain a deeper understanding of individual needs, goals and circumstances to help clarify financial objectives. This includes gathering together important financial information, such as statements.
3. **Strategy** – Next, we analyze financial and personal information to match objectives with smart, time-tested strategies.
4. **Solutions** – We develop thoughtful and creative solutions tailored to specific objectives, drawing from a wide selection of world-class products and services.
5. **Service** – We conduct regular reviews to ensure financial objectives are being met in light of changing needs and market and economic cycles.

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

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