RBC Dominion Securities Inc.

Archer Wealth Management
RBC Dominion Securities

Wealth management for your sophisticated needs

There's Wealth in Our Approach.™

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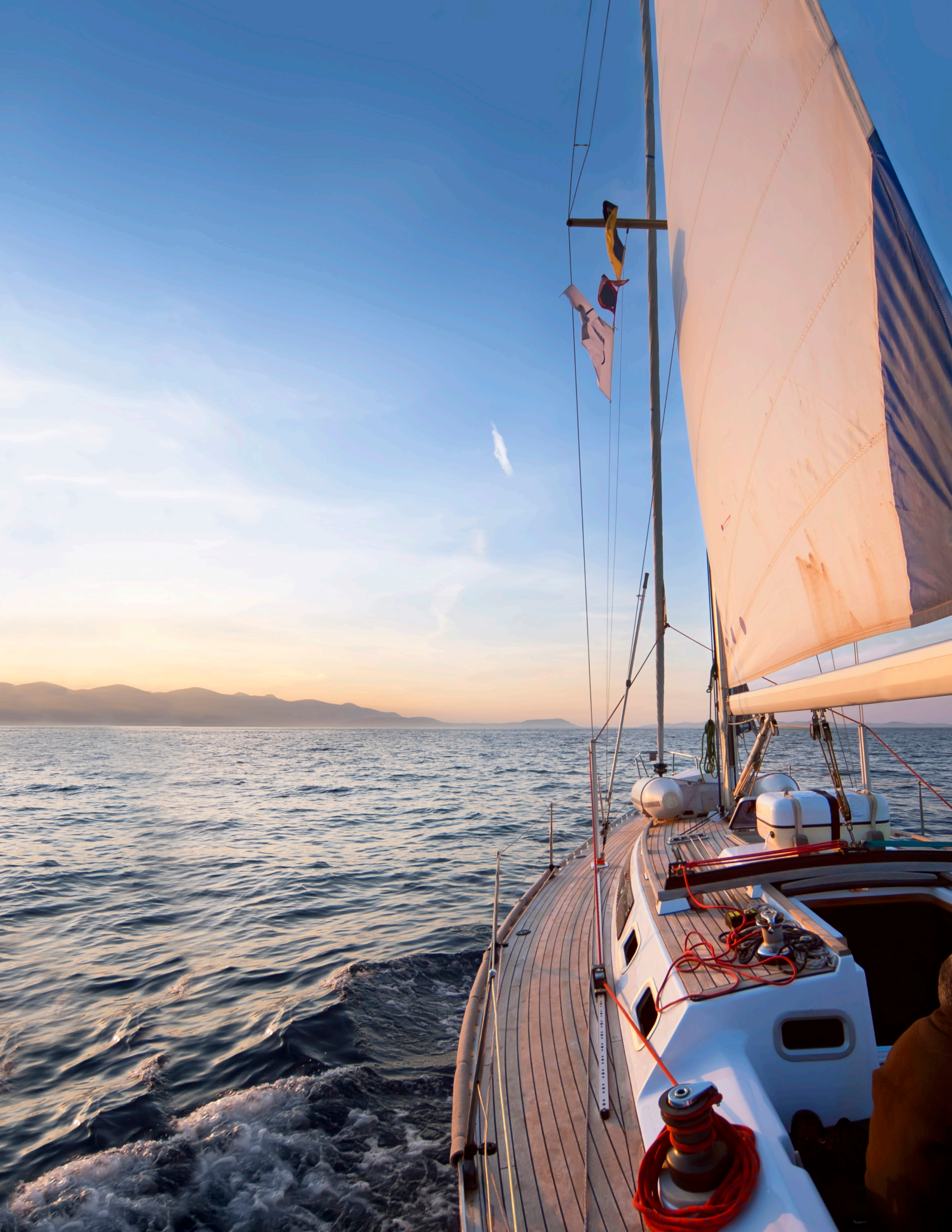
Dominion Securities



Wealth Management for Your Sophisticated Needs

Today, you can expect to live a more successful, longer life during which you will accumulate more wealth. As a result, you are faced with the need to enhance, preserve and transfer your assets as you move through the different stages of your life.

At Archer Wealth Management of RBC Dominion Securities, we recognise that your wealth management needs evolve and become more complex with size. We offer a premier level of discretionary investment management and integrated wealth management solutions to help you achieve financial success and fulfil your life goals.

Backed by the century-old tradition of RBC Dominion Securities, Canada's leading full-service wealth management firm, you can be confident that you will receive the professional advice and services you need. Whether you are looking for personal wealth management for yourself, for your family, or for your business, we have the expertise to help you achieve your goals.

Our team's experience, credentials and expertise ensure that your complex wealth management needs are addressed through sound advice, expert execution and peace of mind.

Who Can the Archer Team Help?

Our services are suited for individuals, families, businesses and organizations seeking a higher level of personal service and assistance managing significant investment assets.

- Executives looking to grow their wealth
- Professionals requiring assistance with their personal assets and partnership concerns
- Business owners needing help managing their personal and business assets
- Pre-retirees wanting to maximize savings as they approach retirement
- Retirees requiring innovative strategies to make the most of their after-tax retirement income, while protecting their financial security
- Well-established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner
- Individuals and families wishing to support charitable causes through planned giving and legacy planning strategies

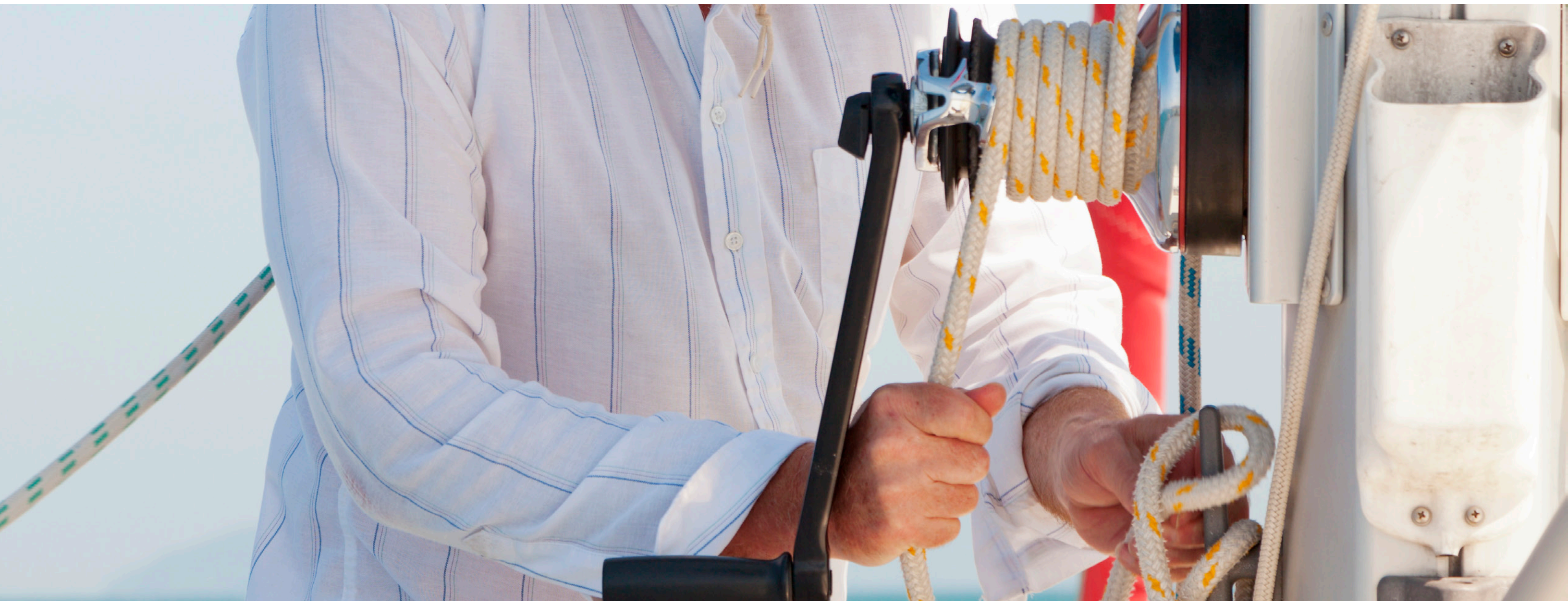
Free Your Time with Discretionary Investment Management

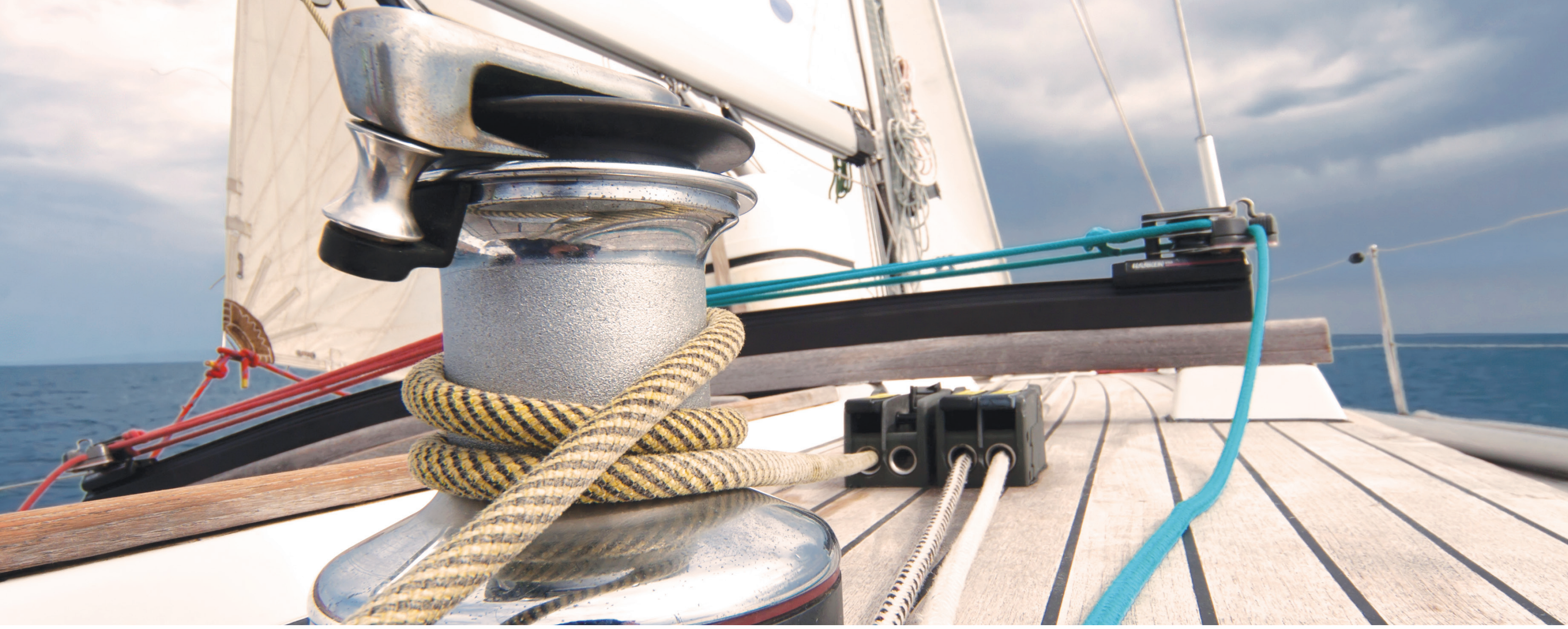
Discretionary investment management ensures that your portfolio will be managed according to the highest standards and robust investment management guidelines, allowing you freedom from the day-to-day details of managing your wealth.

Our Disciplined Six-Step Process

To take advantage of investment opportunities quickly and efficiently, while fulfilling both your desire for freedom and your expectation for excellence, we follow a disciplined, six-step process:

1. Creating Your Investment Policy Statement
   We work with you to develop an investment policy statement, a written document that takes into account your unique needs, investing time horizon, tolerance for risk and more.
2. Building Your Portfolio
   Based on your ideal asset-allocation model, we will select an appropriate combination of investments for your portfolio. Virtually every type of investment is available to meet your needs.
3. Managing Your Portfolio
   We will make day-to-day investment decisions on your behalf to respond to and anticipate the changing market and economic landscape within the guidelines established in your investment policy statement.
4. Third-Party Review and Monitoring
   An independent risk management group reviews your portfolio on a quarterly basis to ensure it meets the high standards set out in your investment policy statement.
5. Adjusting Your Investment Strategy
   We will also meet with you on a regular basis to review your portfolio and get an update on your personal and financial situation.
6. Keeping You Informed of Your Progress
   You will receive a monthly account statement that details the activity in your portfolio and provides the current market value of all your positions.





Coordinating Your Complex Financial Concerns with Integrated Wealth Management

Our services go beyond investment advice and money management to address a wide range of concerns related to both your financial objectives and life goals. Integrated wealth management is an ongoing process to help guide you and your family through each important life stage:

Accumulating Wealth – Growing Assets

Together we develop strategies to achieve your financial objectives, including planning for retirement, funding an education or preparing for a major purchase.

Converting Wealth – Creating an Income Stream

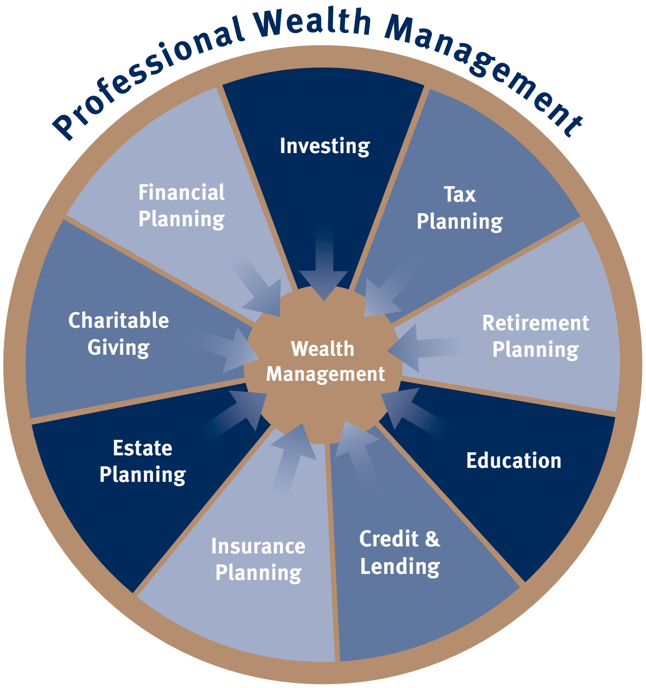
We put strategies in place to help you maximize your after-tax retirement income. We will help you determine which types of income-producing investments are most appropriate for you.

Protecting Wealth – Maintaining Assets

To help protect your financial well-being, we will implement proven strategies to reduce risk. Our goal is to provide you with peace of mind, help maintain your independence and preserve family harmony or current lifestyle.

Transferring Wealth – Creating a Legacy

Working together with your other professional advisors, we will help create your legacy for family and charity, while addressing tax obligations and debts.



Dedicated Expertise

Our multidisciplinary team of professionals offers our clients expertise in every area of wealth management. We believe that the best results are achieved working in partnership with a team of professionals with expertise in every area related to the management of your wealth. This includes legal, accounting, Wills and estates, and insurance. If you have an existing relationship with professionals in these areas, we will be pleased to work with them to coordinate our expertise.

John Archer
Associate Portfolio Manager & Investment Advisor

With nearly 30 years in the financial services sector, John specializes in meeting the needs and exceeding the expectations of high-net-worth clients. The author of a widely-read monthly column on retirement planning, investment management and integrated wealth management in the *Montreal Gazette*, John belongs to a select group of advisors qualified to offer discretionary portfolio management through Private Investment Management at RBC Dominion Securities.

Ben Klamph
Associate

Ben brings extensive experience in the financial services industry to the team. He is dedicated to providing prompt and efficient responses to day-to-day client queries. His attention to detail and accuracy help you address your most complex situations. Ben's focus on client service ensures that all communications are professional, informative and courteous.

RBC Wealth Management Services Team

Michel Bétournay
Financial Planning Specialist

Michel earned his Bachelor of Business Administration degree (major in accounting) from HEC Montréal, and a Financial Planner designation from the Quebec Institute of Financial Planners (IQPF). He joined RBC in 1993, and has seven years of experience as a Financial Planner.

Annie Bélanger
Insurance Specialist

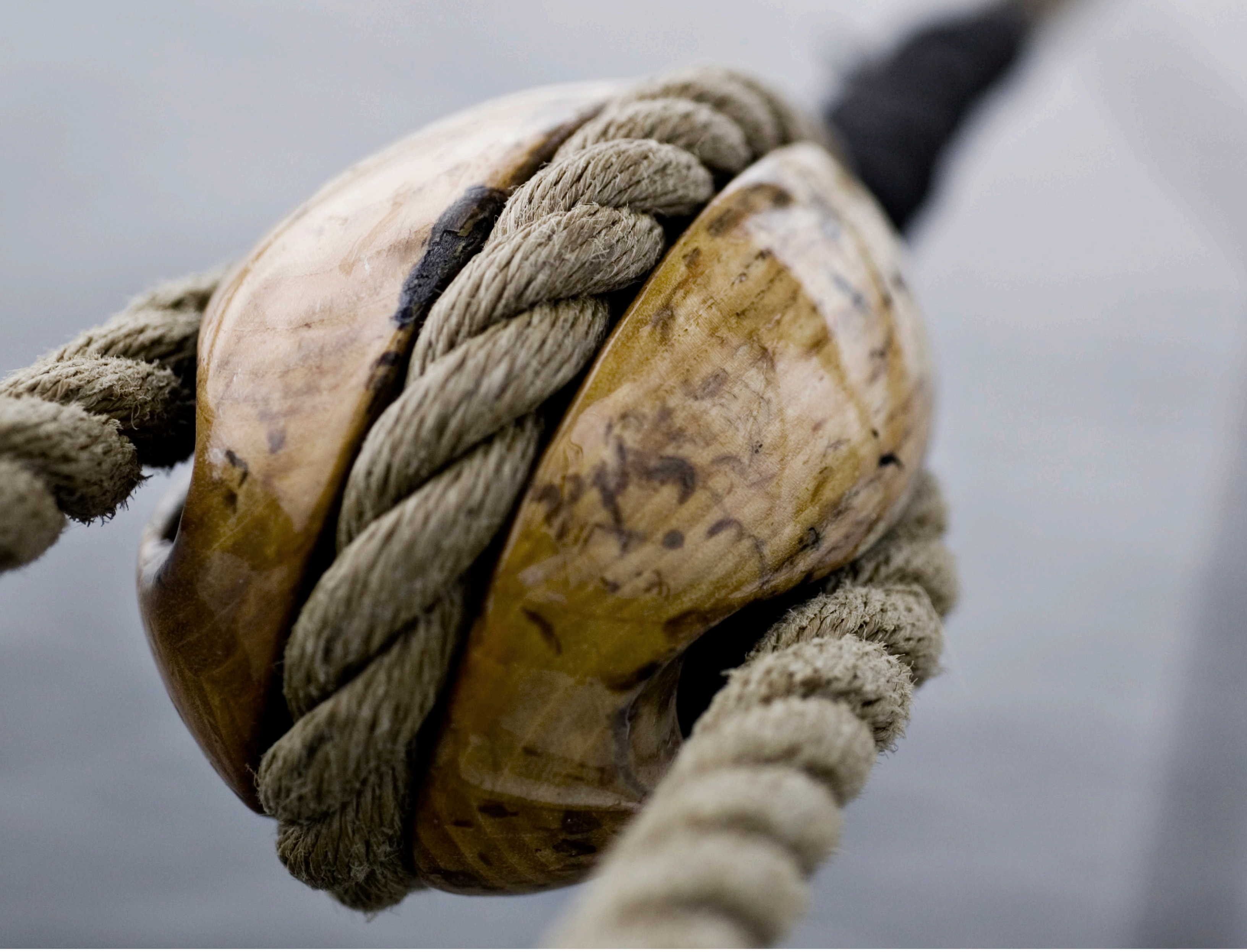
Annie earned her Bachelor's degree from the University of Ottawa, followed by her Chartered Life Underwriter and Financial Planner designations. She works closely with John's team to develop advanced estate planning solutions and insurance strategies. Her focus on preparing tax-efficient strategies helps enhance and preserve wealth.

Bonnie Kaplan
Will and Estate Consultant

Bonnie Kaplan is an attorney who specialized in estate law during five of the six years she spent in private practice before joining RBC. Bonnie has an LL.B. and a Master's in education from the University of Montreal, as well as a BA from McGill University. She is a member of the Society of Trust & Estate Practitioners (Quebec) and the Canadian Bar Association (Quebec division).

Always Here for You

We invite you to contact us with any questions or comments you may have about our team and find out how we can help you reach your financial objectives and life goals.



For more information, contact:

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