

myGPS[™] - your Goals, Priorities, Solutions

Have you ever wondered what your financial future looks like?

Most in the field of personal finance agree that financial planning is an essential part of keeping your finances on track. For many people, though, a full financial plan can be expensive, time-consuming to prepare, and generate complicated output not appropriate in all situations. Wouldn't it be nice if there were a simpler way to get a holistic view of your changing wealth management needs and track progress towards meeting your future financial goals?

Wondering what your future looks like? myGPS[™] provides an overview of your financial picture and how you are tracking to your short-term and long-term goals.

Introducing RBC Wealth Management's myGPS™

myGPSTM offers a prioritized view of your financial goals and recommends solutions to help achieve your wealth management needs.

- **Goals:** A wealth planning solution to identify and report on your goals
- Priorities: An integrated approach that pulls everything financially important into one place, enabling you to define and prioritize your milestones
- Solutions: An advice approach that helps identify opportunities and solutions on how to pursue those opportunities

myGPS™ isn't a financial plan. Rather, it is a report on things you already know (for example, your income, the equity in your house, the current value of your investments, and your annual taxes and expenses) projected into the future based on a set of assumptions about what may happen in the future (for example, the expected average rate of inflation, your long term goals and how much you intend to spend in retirement).

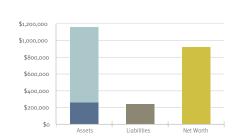
myGPS™ Report: Six key questions you want answered

myGPS[™] provides an overview of your financial picture and how you are tracking to your short-term and long-term goals. Helping to provide financial peace of mind, myGPS[™] helps answer six key questions that can easily keep you awake at night.

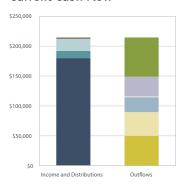
1. What does my current financial situation look like?

Current Net Worth & Current
Cash Flow – myGPS™ provides
consolidated summaries showing
your incomes, savings, expenses,
investments, real estate and debt –
your critical financial information
presented in one document.

Current Net Worth



Current Cash Flow

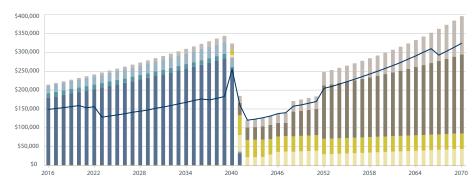


2. If I live to be 90, will I have sufficient funds to maintain my current and/or desired lifestyle?

Projected Net Worth, Projected Income and Distribution & Projected Outflows

– Based on the information provided, myGPS™ will project income, savings, taxes, expenses and the value of your assets into the future using a defined set of assumptions.

Projected income and distribution graph

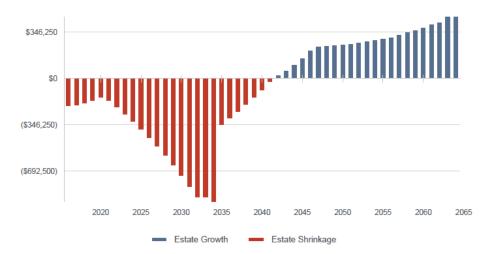


Based on the information provided, you may have sufficient investment capital to meet your anticipated future retirement income needs

3. If I die tomorrow, will my family be sufficiently provided for financially?

Estate Impact Analysis and Life
Insurance Analysis – Anticipating your
future financial needs is a difficult
task. Anticipating your family's future
financial needs should you or your
spouse die unexpectedly, is an even
more difficult task. myGPS™ can help
you identify any potential financial
shortfalls should an unexpected
tragedy strike you or your family.

Estate impact analysis graph



4. How does changing my financial assumptions impact my future financial situation?

Retirement Analysis – It's impossible to know for certain what will happen tomorrow. To provide a financial projection, however, certain assumptions about what will happen in the economy have to be made. But what if some of those assumptions prove to be wrong? What if, for example, you were forced to retire early? Or perhaps you end up spending more in retirement. The myGPS™ Retirement Analysis allows you to independently change the assumptions you have made about the future to see how that change will affect your overall finances.

5. What can I do to ensure my financial goals and priorities become reality?

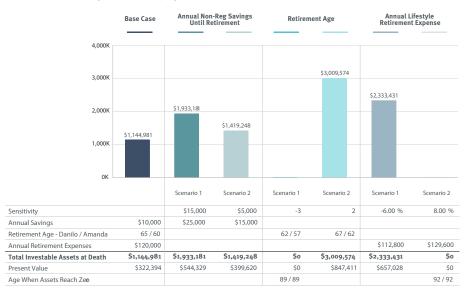
Wealth Management Opportunities

– myGPS™ reports the key financial products, solutions and strategies, which are tailored to your financial situation and priorities, helping you to make the most of what you have – both now and in the future.

6. Could my business survive a major change or crisis?

Business Owner Opportunities – For business owners, the line between work and life is blurred. Business Owner Opportunities, outline solutions and strategies that can be pursued from the business side or from the personal side of your finances. The opportunities are tailored to your own situation and cover only those topics which apply to you, your business and your family – strategies designed to help keep you in control of your financial future.

Retirement analysis – things you control



Wills and power of attorney

By planning for tomorrow today, you can retain more of your assets, protect your estate and leave a lasting legacy for your family. A common misconception is that only the wealthy need to concern themselves with estate planning. This misconception can result in significant unnecessary costs to your estate and additional burdens for survivors. In fact...

Opportunity is for illustrative purposes only and may not apply in all situations.

Business - succession planning

Business succession planning is the process of preparing, in advance, for the transfer of the ownership and management responsibilities of your business to someone else. When done properly, a succession plan helps to ensure that you can transition away from your business in an effective, satisfying, and confident manner. Not having a plan in place can cause major disruptions in the operation of your business as well as in your personal life. Many of these problems and disruptions may be avoided, or at least mitigated, by having a well thought out business succession plan in place before you need it.

Other benefits of a business succession plan may include:

• The minimization of tax...

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For more information about myGPS™, please contact us today.