



# Anwar Wealth Partners of RBC Dominion Securities

Private Investment Management



**Wealth Management**  
Dominion Securities

# The freedom to live the life you want

As you enjoy greater success in life, your financial affairs will invariably become more complex and demand more of your time – time that you would prefer to devote to your other interests and responsibilities. To help you delegate the management of your financial affairs with confidence, Anwar Wealth Partners of RBC Dominion Securities is pleased to offer Private Investment Management.

As RBC Dominion Securities' premium advisor-managed portfolio program, it is ideally suited for:

- Busy entrepreneurs, professionals and executives
- Retired individuals who travel or would rather dedicate time to other interests and pursuits
- Individuals responsible for family investments
- Not-for-profit organizations, foundations and endowments



## Achieve your goals with confidence

With Private Investment Management, you can be confident that your portfolio will be managed according to the highest standards. In consultation with you, your portfolio will be constructed with such factors as your growth requirements, income needs and risk tolerance in mind. We handle all the details on an ongoing basis, working within specific guidelines established in your Investment Policy Statement. In addition, an extensive team of RBC Dominion Securities professionals supports us with:

- Investment strategy and research
- Program standards for portfolio composition, quality and risk levels
- Third-party oversight to ensure alignment with your IPS and program standards

We are able to take advantage of investment opportunities quickly and efficiently because your approval is not required for every single transaction. A careful process involving robust investment management guidelines, checks and balances, and formal reviews ensures that your portfolio is managed to the highest standards of ethics and professionalism.

# The framework for success

We follow a disciplined six-step process to ensure you stay on track to achieving your goals.

- 1. Create your Investment Policy Statement**  
Your Investment Policy Statement (IPS) is the document that guides us in making day-to-day investment decisions for your portfolio. Created individually for you, it takes into account your return expectations, income requirements, risk tolerance, time horizon, unique preferences and other factors. Using this document, we recommend an ideal asset-allocation model for your portfolio. How your portfolio is allocated among the three main asset classes – cash, fixed income and equities – is the single most important factor in determining the balance between managing risk and pursuing higher returns.
- 2. Construct your portfolio**  
Based on your ideal asset-allocation model, we will select an appropriate combination of investments for your portfolio. In selecting your investments, we combine an understanding of the “big picture” – overall global and economic trends – with fundamental research of individual investment opportunities. Senior economists, portfolio strategists and research analysts from various parts of RBC augment our insights in these key areas.
- 3. Manage your portfolio**  
Market and economic conditions change. We will make day-to-day investment decisions on your behalf to respond to and anticipate the changing market and economic landscape – all within the guidelines established in your IPS.
- 4. Review and monitor your portfolio**  
Your portfolio is constantly monitored by a third party, the Portfolio Implementation and Risk Group. This group ensures your portfolio is managed according to the terms of your IPS, as well as core Private Investment Management guidelines designed to ensure you hold quality investments and a suitable asset mix for your situation.
- 5. Adjust 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. Your goals are likely to change over time, and your Investment Policy Statement and portfolio need to reflect these changes.
- 6. Keep 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. In addition, you can receive a quarterly rate-of-return calculation. You also have access to your accounts and timely market information through DS Online.

# Strict qualification requirements

In order to offer Private Investment Management, our team must meet strict standards for education, experience and assets under administration – standards that, in fact, surpass those established by regulatory authorities. We are privileged to be part of the group qualified to offer Private Investment Management, which consists of fewer than one quarter of all advisors at RBC Dominion Securities.

## Our safety mechanisms

In today's world, we believe that additional support and safety mechanisms are a must to provide you with optimum peace of mind. To that end, we receive critical support in managing your Private Investment Management portfolio:

Investment management guidelines that set essential standards for quality and diligence in every portfolio we manage. These guidelines provide the core asset quality requirements that are the foundation for every portfolio we build. We must follow these fundamental directives, which set standards for security concentration, industry and sector diversification, market capitalization and credit quality.

IPS identify and clearly document your investment goals, objectives and constraints. The IPS is your specific mandate that details all your objectives, goals and constraints in managing your portfolio. You can think of it as the charter or master plan that we create to manage your portfolio. Due to its importance, the IPS is signed by you and us to make sure the agreed-upon strategy is on target.

The Portfolio Implementation and Risk Management Group has oversight responsibilities for every Portfolio Manager and every discretionary account we manage. Your portfolio is monitored by this group to ensure its ongoing alignment with our Investment Management

Guidelines and your IPS. This group consists of seven professionals with extensive experience and education in the fields of risk management and quantitative analysis.

A compliance team ensures all government and industry regulations are followed in the management of your portfolio. By auditing our work, as well as the portfolios we manage, this team provides further peace of mind to our clients. In many cases, our internal policies exceed the guidelines established by industry regulators.



# Putting you first with a team approach



**Musharaf (Moe) Anwar, FMA, CIM, FCSI**  
Vice-President & Portfolio Manager

For 14 years, Moe Anwar has provided custom wealth management solutions to high-net-worth investors and their families, specializing in financial strategies for business owners. He works with an extended network of specialists and resources at RBC Dominion Securities to deliver comprehensive solutions for his clients.

Moe joined the wealth management industry after a successful career managing finances for tech start-ups, and during this time he gained a thorough understanding of the challenges of meeting financial goals while running a business.

Moe has also made his own continued education a leading priority. He has completed several professional courses and attained some of the top designations available to financial advisors, including Chartered Investment Manager (CIM) and Financial Management Advisor (FMA). He has also been designated a Fellow of the Canadian Securities Institute (FCSI), a designation reserved for those who have met the most exacting standards for industry experience and advanced education, and have received solid endorsements from both peers and superiors. In 2016, RBC Dominions Securities appointed Moe to the position of Vice-President, in recognition of his dedication to his clients and the quality of his wealth management practice.

An active member of the business community, Moe is an extremely well-connected professional with a passion for creating opportunities for others through new introductions. He led a business delegation to the U.A.E. in 2013 along with the City of Markham. He is also one of the founding members of the Markham Stouffville Hospital's Young Leaders Program, which has raised over \$150,000 for the hospital. Moe is married with three daughters and lives in Whitchurch, Stouffville.



**Nicolas Attuil, MBA | Associate Advisor**

Nicolas joined RBC Dominion Securities in 2014. Prior to joining the firm, he worked on Wall Street as an Equity Derivatives Sales-Trader. He graduated in economics from Paris-Sorbonne University and has an MBA in finance from the Paris Graduate School of Management in Paris, France. At RBC Dominion Securities, he focuses on our discretionary Private Investment Management service.



**Gemma Cruz | Administrative Assistant**

Gemma joined RBC Dominion Securities in 2014 with a strong client services and administrative background. She holds a Bachelor of Science degree in business administration and a post-graduate certificate in marketing management and financial services. Gemma is responsible for looking after the administrative side of our practice with utmost care and efficiency.

# Our extended wealth management services team



**Robyn Solnik, LL.B, TEP**

Vice-President, Business Owner Specialist  
RBC Wealth Management Services

Robyn helps our team to identify strategies and solutions that are customized to meet your personal and business planning objectives. She will help you identify tax, business risk, succession and retirement strategies which you can then discuss with your lawyer and accountant.



**Prashant Patel, ASA, CFP, TEP**

Vice-President, High-Net-Worth Planning Services  
RBC Wealth Management Services

Prashant assists high-net-worth and ultra-high-net-worth families with tax, estate and retirement issues since 1992. His expertise includes tax and estate planning for executives, business owners, retirees, sports professionals and individuals with U.S. finance concerns. He also assists individuals facing significant events (sale of business, financial windfall, retirement, etc.).



**James Wong, CPA, CA, CBV**

Vice-President, High-Net-Worth Planning Services  
RBC Wealth Management Services

James is a Chartered Accountant and Chartered Business Valuator. He works with our clients on personal and corporate mandates to explore succession, tax, retirement and estate planning issues. Throughout his career, James has developed several best practices around succession planning that take into account the unique culture of Canadian family businesses.



**Anna Kubicek, CFP, CLU**

Insurance & Estate Planning Specialist  
RBC Wealth Management Financial Services

Working closely with our team and our clients, Anna employs a comprehensive process to assess your wealth management needs and then recommends creative, tax-exempt insurance strategies to help address them. For more complicated situations, she works with your other professional advisors in the development of appropriate solutions.



**Ariel-Charles Guigui, B. Admin, LL.B, TEP**

Vice-President & Will & Estate Consultant  
RBC Wealth Management Services

Ariel helps us provide you with information on structuring your estate in an efficient and tax-effective manner. His significant practical experience in estate planning and administration allows him to offer valuable guidance during the creation of your estate plan.

# Take the next step

Contact us today for a complimentary consultation.

## **Musharaf (Moe) Anwar, FMA, CIM, FCSI**

Vice-President & Portfolio Manager

905-764-2106

moe.anwar@rbc.com

## **Nicolas Attuil, MBA**

Associate Advisor

905-764-1729

nicolas.attuil@rbc.com

## **Gemma Cruz**

Administrative Assistant

905-764-3981

gemma.cruz@rbc.com

## **Anwar Wealth Partners of RBC Dominion Securities**

260 East Beaver Creek Rd.

Richmond Hill, ON L4B 3M3



**Wealth Management  
Dominion Securities**