Changing your Investment Experience

An introduction to Canada's
Wealth Management Leader

RBC Wealth Management
Dominion Securities

We start with what you need

Our approach is centered around answering an important question:

Am I OK? Is my Family OK?

Developing YOUR Plan

Do we have enough?

Eldercare

Changing Goals

Do I need a will?

Will my estate leave my kids with a tax burden

Will my spouse be okay when I'm gone?

I'm an executor. Help!

Am I in the right investment portfolio to achieve my goals?

I want to sell my business

Ensure I'm not paying unnecessary taxes

What don't I know that's important?

Is my situation unique? What can be done?

My life has changed. How does this affect my plan?

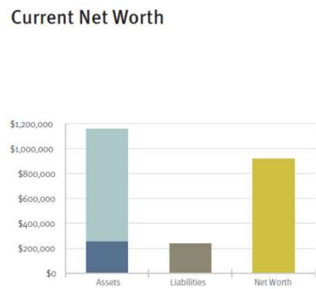
Are we still okay?

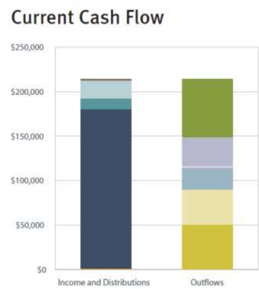
One team of 200+ accountants, lawyers, actuaries and financial planners across Canada to support you

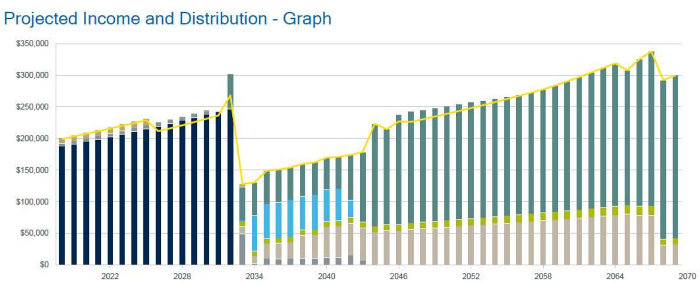
Your plan

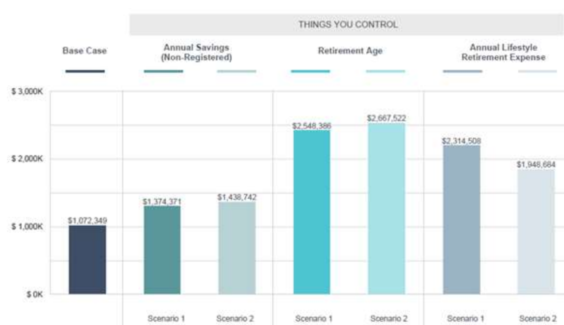
where everything is coordinated

Live planning - myGPS™









		Scenario 1	Scenario 2	Scenario 1	Scenario 2	Scenario 1	Scenario 2
Sensitivity		$25,000	$49,000	6	7	-25.00 %	-15.00 %
Annual Savings	$0	$25,000	$49,000				
Retirement Age - Chad / Maria	60 / 58			66 / 64	67 / 65		
Annual Retirement Expenses	$85,000					$63,800	$72,300
Total Investable Assets at Death	**$1,072,349**	**$1,374,371**	**$1,438,742**	**$2,548,386**	**$2,667,522**	**$2,314,508**	**$1,948,684**
Present Value	$390,596	$500,605	$524,052	$928,232	$971,626	$843,043	$709,795
Age when First Deficit Occurs							

- myGPS™ is designed to meet your changing wealth management needs and enhance your overall client experience by providing a holistic view of your goals, priorities and opportunities.

- myGPS™ is Canada's first **live planning** tool, which allows you to see the effects of different planning goals as we change inputs such as how much you save each year, when you want to retire, etc.

*For those clients that require a more detailed financial plan, my team has a dedicated Financial Planning Specialist who will help to gather all the details about your finances then present a comprehensive plan a few weeks later.

Developing your strategy

INVESTOR GOALS

Build Wealth

Spend Wealth

Conserve Wealth

INVESTMENT OBJECTIVES

Growth
Long-term growth of capital

Growth & Income
Long-term growth of capital and income

Distribution Income
Current income, long-term growth of capital and conservation of capital

Preservation of Income
Current Income and Capital Preservation

Regular meetings and ongoing monitoring will ensure that your investments are best positioned to meet the goals outlined in your plan.

Optimized asset location

Account Summary	Account Size ($)		Cash %	Cash $	Fixed Income %	Fixed Income $	Canadian Equity %	Canadian Equity $	US Equity %	US Equity $	Int'l Equity %	Int'l Equity $	Alternatives %	Alternatives $	Other %	Other $
John Non-reg DS	$ 90,000	100%	5%	$ 4,500		$ -	60%	$ 54,000	35%	$ 31,500		$ -		$ -		$ -
John Non-reg DI	$ -			$ -		$ -		$ -		$ -		$ -		$ -		$ -
John RSP DS	$ 200,000	100%	2%	$ 4,000	75%	$ 150,000		$ -		$ -	23%	$ 46,000		$ -		$ -
John RSP DI	$ -			$ -		$ -	25%	$ -	75%	$ -		$ -		$ -		$ -
John TFSA	$ 75,000	100%	1%	$ 750		$ -		$ -	99%	$ 74,250		$ -		$ -		$ -
Jane Non-reg DS	$ 160,000	100%	5%	$ 8,000		$ -	50%	$ 80,000	30%	$ 48,000	15%	$ 24,000		$ -		$ -
Jane Non-reg DI	$ -			$ -		$ -		$ -		$ -		$ -		$ -		$ -
Jane RSP DS	$ 90,000	100%	2%	$ 1,800	75%	$ 67,500	23%	$ 20,700		$ -		$ -		$ -		$ -
Jane RSP DI	$ -			$ -		$ -		$ -		$ -		$ -		$ -		$ -
Jane TFSA	$ 75,000	100%	1%	$ 750		$ -		$ -		$ -	99%	$ 74,250		$ -		$ -
Jane Locked In	$ 60,000	100%	2%	$ 1,200		$ -	43%	$ 25,800	55%	$ 33,000		$ -		$ -		$ -
Corp	$ 350,000	100%	5%	$ 17,500	35%	$ 122,500	6%	$ 21,000	8%	$ 28,000	8%	$ 28,000	15%	$ 52,500	23%	$ 80,500
Family RESP	$ 25,000	100%		$ -		$ -	50%	$ 12,500	50%	$ 12,500		$ -		$ -		$ -
0	$ -	0%		$ -		$ -		$ -		$ -		$ -		$ -		$ -
0	$ -	0%		$ -		$ -		$ -		$ -		$ -		$ -		$ -
Totals	$ 1,125,000		3%	$ 38,500	30%	$ 340,000	19%	$ 214,000	20%	$ 227,250	15%	$ 172,250	5%	$ 52,500	7%	$ 80,500

Extensive Investment Resources

Attila Viszmeg Wealth Management

Independent and objective guidance and advice from the teams below

Global Portfolio Advisory & Canadian Investment Committees

Investment professionals across Canada, U.S., UK, Asia - help establish global asset class recommendations

Portfolio Advisory Group	Fixed Income & Currencies	Equity Trading	Portfolio Risk	Global Manager Research
7 equity advisors 7 multi-asset advisors 1 multi-asset strategist 3 portfolio engineers	4 fixed income advisors 8 fixed income traders	7 equity traders	7 portfolio risk advisors	20 research analysts

Internal Partners

RBC Capital Markets
RBC Global Asset Management

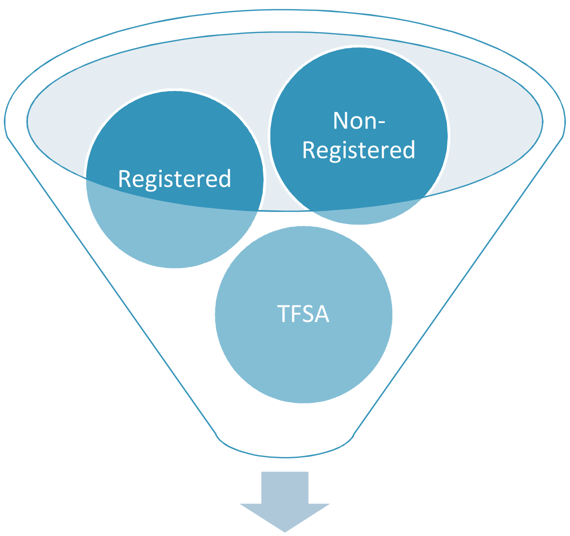
3rd Party Research Partners

Veritas Investment Research
fundstrat
Ned Davis Research Group
BCA Research
J.P.Morgan
Value Line Smart research. Smarter investing.™
Credit Suisse
Morningstar

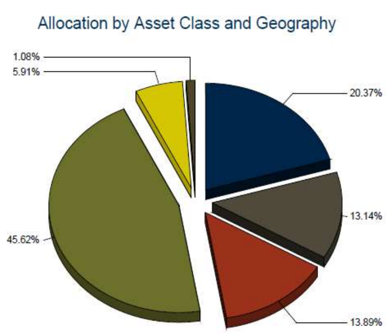
Investing with specialists

- The specialist always outperforms the generalist
- Investing with a multi-manager approach is akin to 10 different athletes making up one decathlon entry
- Your odds of success are greatly enhanced

Simplified household reporting



One Household Report



Geography	Market Value	%
Equity - Canada	4,246,916	20.37
Equity - United States	2,739,505	13.14
Equity - International/ Global	2,896,185	13.89
Total Equity	**9,882,605**	**47.40**
Fixed Income - Canada	9,513,493	45.62
Total Fixed Income	**9,513,493**	**45.62**
Cash and Cash Equivalents - Canada	1,232,013	5.91
Cash and Cash Equivalents - United States	225,758	1.08
Total Cash and Cash Equivalents	**1,457,772**	**6.99**
Total Canada	14,992,422	71.89
Total US	2,965,263	14.22
Total Global	2,896,185	13.89
Total Portfolio	20,853,870	100.00

Other benefits:

- Reporting is customized to the information you want to receive on the frequency you want to receive it
- Consolidated tax packages
- One point of contact for your accountant (set up as interested party)
- State of the art mobile access to information all the time
- No paper

RBC Wealth Management Dominion Securities

Our Team

Attila Viszmeg

Investment Advisor

www.attilaviszmeg.com