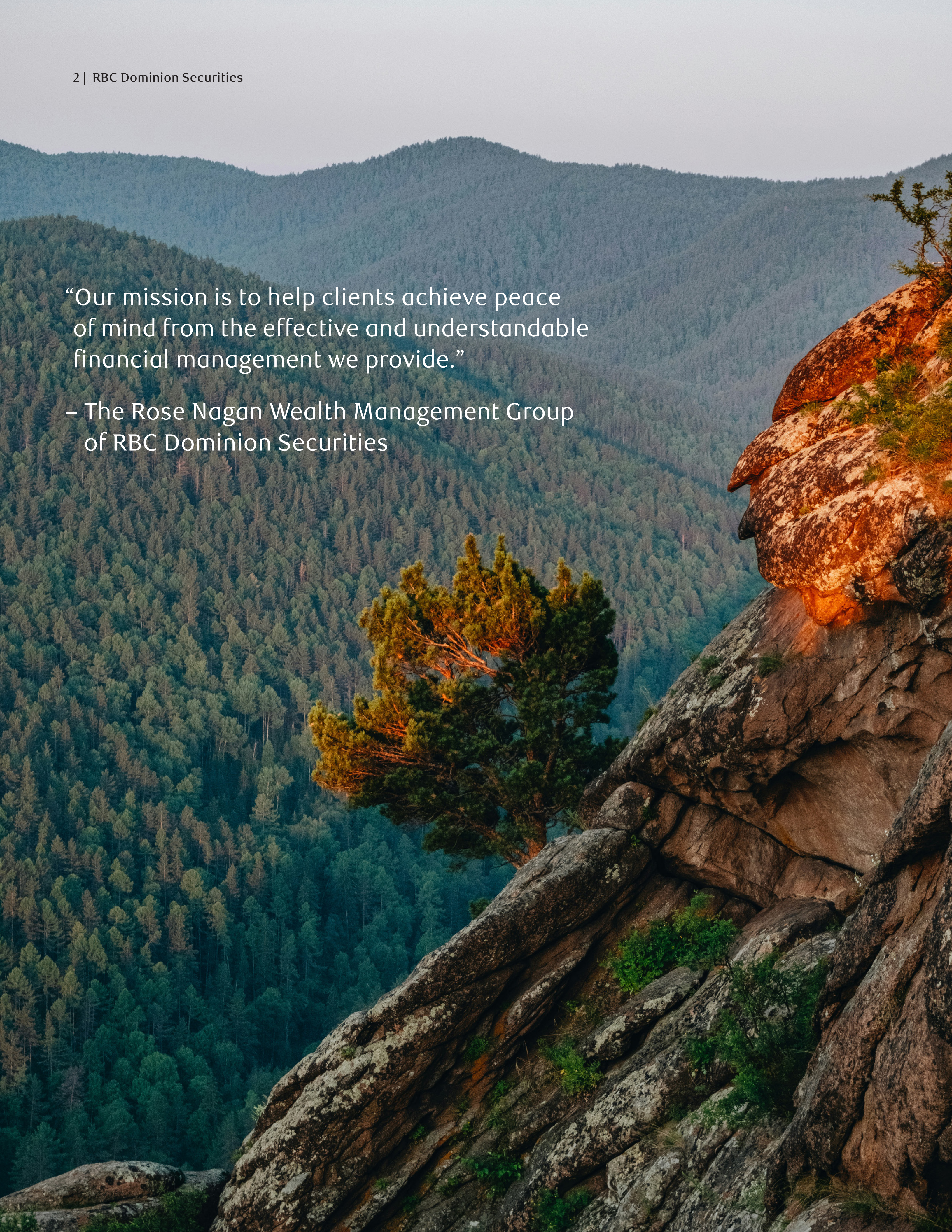
RBC Dominion Securities Inc.

The Rose Nagan Wealth Management Group of RBC Dominion Securities

Wealth Management
Dominion Securities

"Our mission is to help clients achieve peace of mind from the effective and understandable financial management we provide."

– The Rose Nagan Wealth Management Group of RBC Dominion Securities



The Rose Nagan Wealth Management Group

Thank you for your interest in our group. We appreciate this opportunity to introduce ourselves and explain how we can help you achieve your personal and financial goals.

Founded in 1999, The Rose Nagan Wealth Management Group is among Canada's most accomplished advisory teams. With over 90 years of combined investment experience, we are proud to continually earn the trust and confidence of our clients through our sound advice and commitment to excellence. Our robust practice includes investment advisors, associates, and client service representatives.

Our clients benefit from the strength of the Royal Bank of Canada, Canada's largest financial services organization, through our close relationships within our company.

Along with our best-in-class research teams within RBC Capital Markets, we offer a full range of investment and wealth management services to a diverse clientele, which includes:

- **Individuals** and **families** wishing to realize future financial goals such as maximizing retirement income or transferring wealth in a tax-efficient manner.
- Successful **business owners** and **self-employed professionals** who need help managing personal and professional assets.
- **Busy executives and professionals** looking to free up more of their time to focus on personal and career goals.

Our approach to wealth management

A personal investment approach

First and foremost, we take the time to truly understand and clarify your needs and investment objectives. Once we have this understanding, we design your personal investment strategy, which will be based upon our proven investment management principles. Our focus is on capital preservation, through a balance of income, growth and fixed income securities. In addition, our investment management will also incorporate strategies to help minimize unnecessary taxation on your assets.

Discovery

We take the time to understand your profile as an investor, as well as your financial needs and goals, to provide a diligent and robust client experience.

Propose

We build a personalized investment proposal, designed to clarify and achieve your financial and investment goals.

Take Action

We put your plan into action with a custom-designed investment portfolio, along with additional financial planning solutions.

Monitor and Review

We ensure your portfolio evolves with both your changing personal situation and market conditions. We provide quarterly, semi-annual or annual reviews to make certain your goals remain aligned with your financial situation.

Benefit

Our enhanced FlexPak portfolio summaries, along with our proprietary performance reporting, make it easy to see your assets grow, all within a simple format.

Gain Peace of Mind

We help you make informed decisions, while knowing your financial affairs and investments are prudently managed.

Our investment process

Our cost-efficient, conservative approach to investing uses income-focused securities and selective trading to preserve long-term wealth and provide peace of mind.

GAIN PEACE OF MIND
from having your affaires professionally handled

BENEFIT from investment success and achievement of your wealth management goals

MONITOR and REVIEW your portfolio, personal circumstances and the investment climate

TAKE ACTION to earn investment income, and implement financial planning solutions

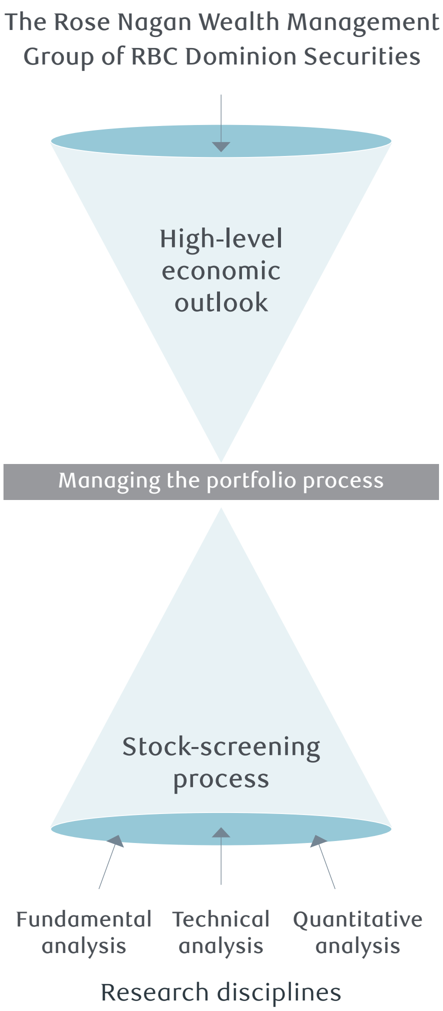
PROPOSE a personalized course of action offering specific and beneficial portfolio recommendations

DISCOVERY of your family's circumstances and objectives

Our investment management process

Top-down and bottom-up disciplines

Investment process



Top-down analysis

Our top-down analysis is driven by The Rose Nagan Wealth Management Group of RBC Dominion Securities. While also utilizing our leading economists, research analysts and portfolio strategists.

Top-down economic analysis provides us with views regarding:

- Economic outlook
- Interest rates
- Asset allocation between equities, fixed income and cash
- Sector allocation between four major economic sectors – industrial, interest sensitive, consumer and resource

Bottom-up analysis

Our bottom-up analysis draws on the input and experience of The Rose Nagan Wealth Management Group of RBC Dominion Securities. With additional analysis derived from external research sources and our extended business network.

Bottom-up analysis allows us to:

- Consider the advantages and disadvantages of each individual security
- Choose securities that score well across multiple research disciplines – fundamental, technical and quantitative analysis

What's included in your relationship with us?

We are pleased to offer you a wide range of investment and wealth management services, many of which are complimentary to you as a valued client.

As our client, you have access to many valuable services in addition to professional investment advice

Discovery

- Explore your current financial situation, portfolio and investment objectives
- Establish your investment and wealth management goals
- Determine your tolerance for risk and market fluctuations
- Complete a personalized myGPS™ wealth and financial projection based on your goals

Strategy

- Develop your individually tailored wealth management strategy
- Build customized portfolios designed to meet your investment goals
- Establish your needs for tax, estate, insurance and charitable gift planning
- Provide research, commentary and information on specific holdings, markets or economies
- Collaborate with your existing professional advisors, such as lawyers and accountants, to integrate your investment plans
- Introduce, as appropriate, a full suite of services from our RBC partners, including RBC Private Banking Premier, RBC Commercial Banking and RBC Royal Trust

Enhanced wealth management services

Benefit from the expertise of our wealth management specialists in areas like financial planning, estate law and taxation, who can assist with:

- Comprehensive Compass® financial planning
- Tax strategies
- Family wealth management
- Business owner wealth management
- Business succession planning

Reporting

- DS Online private client website, providing secure 24.7 account access, exclusive investment research, quarterly market outlook, RBC Economics publications, Reuters market news, real-time quotes, customized Watchlists and more
- Consolidated view of all your RBC accounts and ability to transfer funds between accounts through DS Online
- Quarterly account statements (or monthly when there is trading activity in an account)
- Enhanced FlexPak portfolio reporting
- Paperless eDocuments through DS Online to reduce your paperwork include a seven-year account statement archive
- Annual consolidated tax reporting, including dispositions with book costs
- Monthly, quarterly and semi-annual performance reporting

Our mission is to help you achieve greater peace of mind with personalized financial management strategies that are helpful and easy to understand.

We invest in time-tested, sensible securities to help you ensure a straightforward and trusted path to financial success. Expect comprehensive reporting and planning advice, provided at the highest level of service. Our energetic team is dedicated to helping you realize your goals.

As a client of The Rose Nagan Wealth Management Group, you have access to a broad range of resources, as well as the right people, to help you fulfill your every financial need.

Who we can help

The services of The Rose Nagan Wealth Management Group are designed for clients whose financial affairs have become increasingly complex – people who require a more sophisticated level of assistance managing their investment assets.

- **Busy executives** and **professionals** looking to free up more of their time to focus on personal and career goals
- Successful **business owners** and **self-employed** professionals who need help managing personal and professional assets
- **Pre-retirees** who want to make the most of their savings as they approach retirement
- **Retirees** requiring innovative strategies to maximize 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
- **Non-profit organizations** requiring assistance managing investment assets according to specific guidelines
- **Philanthropists** looking for creative ways to enhance their legacy to chosen charities

Customized investment solutions designed for you

A personalized strategy is the starting point for achieving your wealth goals. When creating your strategy, we will consider several important factors, such as your personal investment goals, how long you have to invest and your comfort level with risk. Based on this, our team will recommend guidelines for making investment decisions, including security selections and asset mix criteria. Over time, your plan will evolve to keep pace with your changing needs and be adjusted along the way to reflect current market conditions.

Your wealth management team

John A. Rose, FCSI
Senior Investment Advisor

As Investment Advisor and Partner of the Rose Nagan Wealth Management Group at RBC Dominion Securities, John provides a proven, conservative approach towards investment management. His track record and passion for investment results provide clients with confidence and peace of mind.

John previously worked for the Bank of Canada and is also a Fellow of the Canadian Securities Institute® (FCSI). He has guided clients through financial markets for nearly four decades.

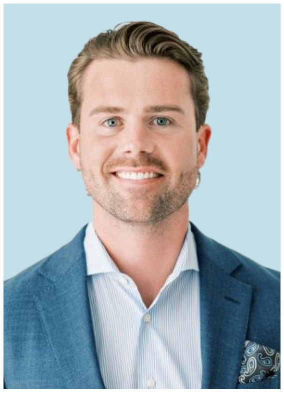
John and his wife, Jody, have three children, Ginny, Charlie, and Dana, ages 25, 22, and 19. Apart from work, John enjoys skiing, golfing, and playing guitar.

Richard Nagan, B.Comm., FCSI
Senior Investment Advisor

As Senior Investment Advisor/Partner of the Rose Nagan Wealth Management Group at RBC Dominion Securities, Richard provides high-level investment advice and long-term financial planning for clients looking to grow and protect their life savings. His views on investing and building client relationships are built on his belief in conservative, income-focused money management and a high level of personalized client service.

Richard is a Fellow of the Canadian Securities Institute® (FCSI) and a graduate of the University of Calgary with a Bachelor's Degree in Finance. He has worked full-time in the investment industry for nearly three decades.

Richard and his wife, Kimberly, have two active boys, Liam and Seth ages 14 and 12. Having moved to Calgary at a very young age, he grew up with the mountains in his backyard, and regularly enjoys skiing, golf, and mountain biking. He takes great joy in introducing his two boys to his favorite sports. Richard has an active role in the Jewish Community Foundation of Calgary as a Board Member and the Chair of the Investment Committee.



Matthew Bisson, CFP, CIM, FCSI
Associate Investment Advisor

Matthew provides a comprehensive range of services to help clients build and protect their capital. With a passion for finance, Matthew attended Mount Royal University where he completed his Bachelor of Applied Financial Services Degree. Matthew also obtained his Chartered Investment Manager (CIM), Certified Financial Planner (CFP), and is a Fellow of the Canadian Securities Institute® (FCSI). For the past decade, Matthew has been providing high-net-worth clients with personalized wealth management.

In his spare time, he enjoys CrossFit, snowboarding, hiking, and traveling. Matthew has been an active volunteer for the Mustard Seed while helping lead their outreach program for homelessness.

Lori O'Connor, BA
Associate

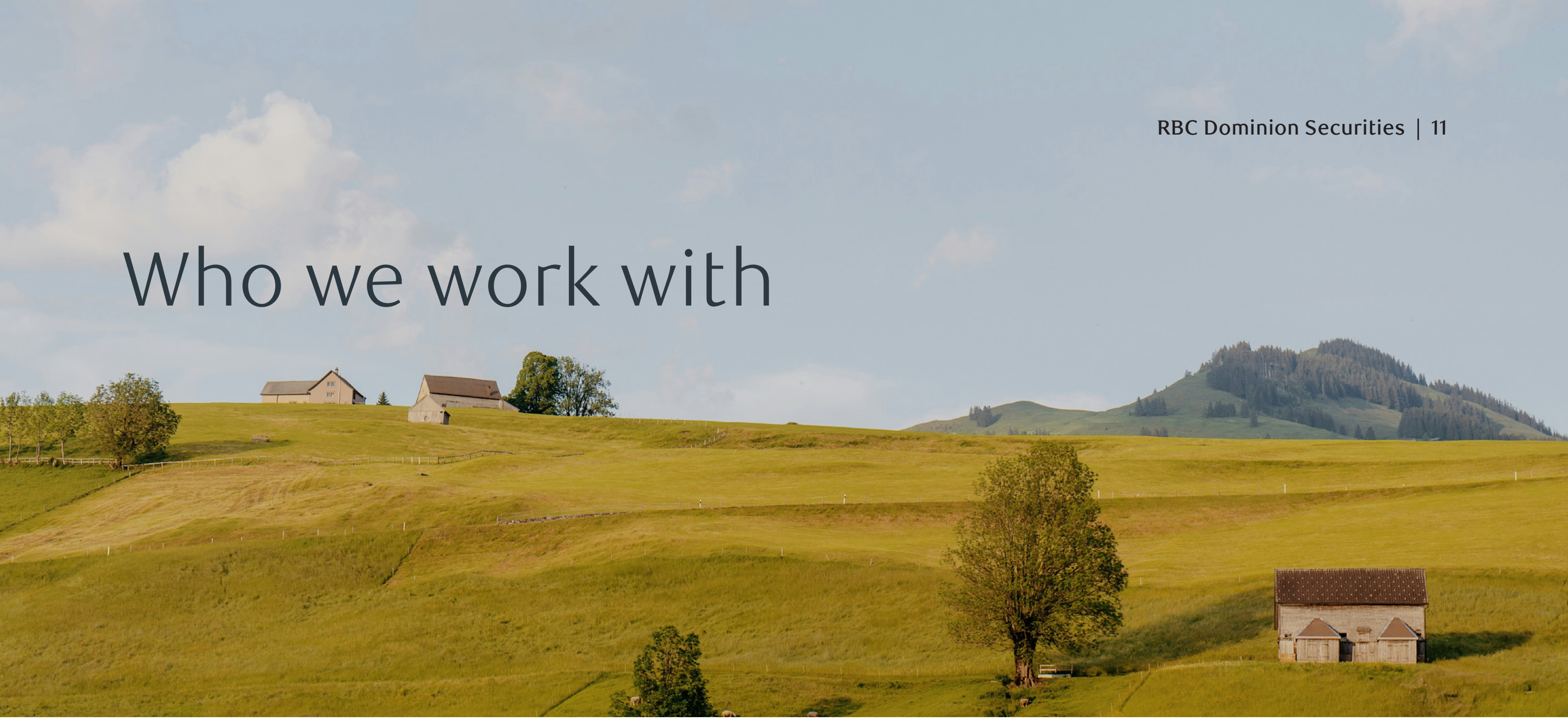
Lori seeks to ensure that our client's administrative needs are handled in an efficient and timely manner. Lori is welcoming and helpful, and she is your main contact for any team inquiries or administrative needs. Lori obtained her Bachelor's Degree (BA) with a major in English Literature from Simon Fraser University, and has completed both the Canadian Securities Course (CSC) and the Conduct and Practices Handbook (CPH) courses.

Lori enjoys volunteering and works with a variety of charities to support her community, including the Calgary Women's Shelter, the Calgary Alpha House, and Toy Mountain. Lori also enjoys traveling, swimming and reading.

Ginny Rose, BBA (Fin)
Associate

Alongside Lori, Ginny works to support the administrative functions of the Team, as well as provide excellent service to our client families. She has learned the business from her father, John Rose, and has gained experience in many aspects of the wealth management industry. Ginny attended SAIT and graduated with a Bachelor Degree (BBA) in Financial Services. In addition to her degree, she has also completed her Canadian Securities Course (CSC), Conduct and Practices Handbook course (CPH), Financial Planning 1 & 2 (FP1 & 2), and is working towards the completion of her Certified Financial Planner (CFP) designation.

Outside of work, Ginny coaches competitive acrobatic dance and hand-balancing in the evenings. She is a hobby pilot, loves being physically active, hiking, and spending time with her partner, Logan, and their cat, Maggie.



Who we work with

M.C. (Mike) Macoun, CLU, CHS, TEP
Vice-President & Estate Planning Specialist
RBC Wealth Management Financial Services Inc.

John Simes, JD
Vice-President & Will & Estate Consultant
RBC Wealth Management

Jason Fong, B.Comm., CPA, CA
Financial Planning Specialist
RBC Wealth Management

Rachel McKean
Private Client Insurance Specialist
RBC Private Insurance

Faisal Jamal, CPA, CA
Vice President, High Net Worth Planning Services
RBC Family Office Services

We invite you to join our family of happy long-term clients.

For more information or to arrange a complimentary consultation, please contact us today.

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