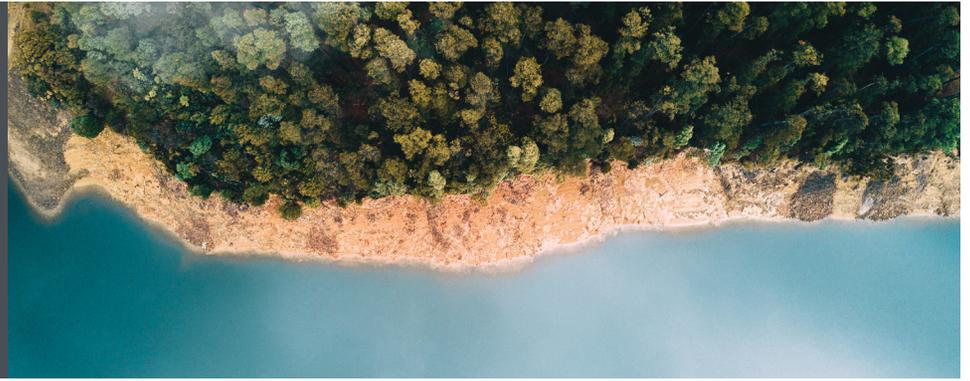




Wealth Management
Dominion Securities



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Complimentary second opinion service

Gain peace of mind about your investment portfolio

The RBC Dominion Securities Second Opinion Service is a complimentary, four-step process designed to determine if your current investment portfolio is properly structured to achieve your goals.

Step 1: First, we listen to you

Before we look at your current portfolio, we ask questions and carefully listen as you explain your investment objectives, your financial goals, and the specifics of your unique, individual situation. Then, and only then, will we ask to see your portfolio.

Step 2: Next we create an investment plan

We know the best way to achieve success is through a disciplined approach to portfolio management. That's why we recommend a custom-tailored investment plan for our clients – the “blueprint” for creating your personalized investment portfolio. It documents key factors such as your investment objectives, time horizons and risk tolerance. Based on these factors, we will recommend an appropriate asset allocation strategy with the right balance of growth, income and security.

Step 3: Then, we undertake a comprehensive analysis of your current holdings

Next, we analyze your holdings by blending your investment objectives with our knowledge of current market conditions and the resources available through RBC:

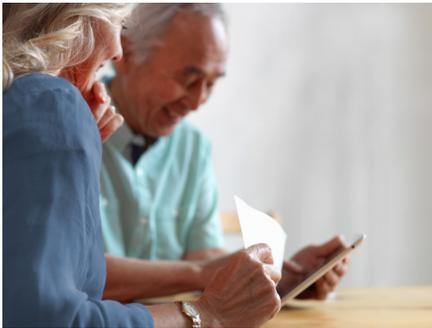
- Award-winning Canadian equity research from RBC Capital Markets¹
- Veritas research exclusive to RBC Dominion Securities
- U.S. and global research from a variety of respected research services
- Timely market insights from the RBC Wealth Management Global Portfolio Advisory Group

Once we have completed our evaluation, we will offer you our best opinion on the quality and suitability of the investments you presently own, answering questions such as:

RBC Dominion Securities Inc.



If your current portfolio is properly structured, we will tell you so. If we feel changes should be made, we will make specific recommendations.



“Every now and then, my wife and I would wonder if our investment portfolio was meeting our needs. Did it reflect all the changes in our family? Was it keeping up with our changing financial situation? And was it properly structured to deal with the volatility in the financial markets? We just weren’t sure – and we weren’t sure if we were getting the advice and expertise we needed. What we needed was an unbiased second opinion. We asked our RBC representative and she recommended an Investment Advisor from RBC Dominion Securities. We were pleased to learn that an Investment Advisor would give us an objective review of our portfolio – at no cost to us. What’s more, this review would be provided without any obligations on our part.”

- What is our current outlook for your stocks, bonds and mutual funds?
- Is the mix between your fixed-income and your equity holdings appropriate for your investment goals?
- Is the risk level suitable for you?
- What adjustments should you make?

Step 4: We bring it all together

In the final step, we take the results of our analysis and compare it to the criteria you outlined at our first meeting. If your current portfolio is properly structured, we will tell you so. If we feel changes should be made, we will make specific recommendations. What you will

end up with is a comprehensive evaluation that is strictly confidential. But most importantly, you will end up with the peace of mind of knowing that your current investment portfolio is properly structured or, if it isn’t, the confidence of knowing what changes you need to make.

Should you allow us the privilege of helping you with the future management of your portfolio, we can offer you regular account updates, portfolio reviews, online account access and research reports on your holdings. In addition, we offer a range of wealth management services, including financial planning, Will and estate consultations and insurance solutions.





Whether you are looking to build on your retirement savings, secure a steady investment income or preserve your wealth, our second opinion service can help you determine if you're on-track.

“Our investment portfolio is an important part of our family’s estate. We’ve always done what our financial advisor has recommended, but lately we’ve been having some concerns: Are we taking more risk than we should be? Could we be doing better? Are we missing any new opportunities? Do we have access to the expertise we really need? Will our portfolio last as long as we need it to? Will it be there for the next generation? These are some of the questions we will want to ask an RBC Dominion Securities Investment Advisor – because we’re not sure we’ve been getting the answers we need.”

Why request a second opinion from RBC Dominion Securities?

Experience

When we review your investment portfolio, financial plan and wealth management strategies, we are able to draw on more than a century of proven experience. Since 1901, we have helped clients build and protect wealth through all types of market conditions using time-proven strategies. As Canada’s leading full-service wealth management firm, we currently guide \$320 billion in assets for over 420,000 clients.²

Personalized advice

Our Investment Advisors are knowledgeable, accredited professionals backed by an international team of experts in areas like tax, estate and financial planning. Whether you are looking to build on your retirement savings, secure a steady investment income or preserve your wealth, we can help you evaluate your needs, assess your current strategies and recommend the changes you may need to make.

Investment insight

When you ask us to review your investments, you benefit from the insights of an accredited investment advisory team, as well as the RBC Investment Strategy Committee, RBC Wealth Management Global Portfolio Advisory Group and RBC Capital Markets Research Department. In addition, you benefit from research provided by independent research firm Veritas, exclusive to RBC Dominion Securities.

Understanding of all investment types

At RBC Dominion Securities, we are able to provide you with our perspective on the full range of investment choices available in Canada, the U.S. and globally. This includes GICs, T-Bills, government bonds, corporate bonds, preferred shares, REITs, royalty trusts, mutual funds, investment pools, common shares, flow-through shares, and dividend-paying stocks. In addition, we have experience with various account types, from regular non-registered accounts to tax-advantaged registered accounts such as TFSAs, RRSPs and RRIIFs.



The result: a valuable evaluation from a third party – with no pressure.

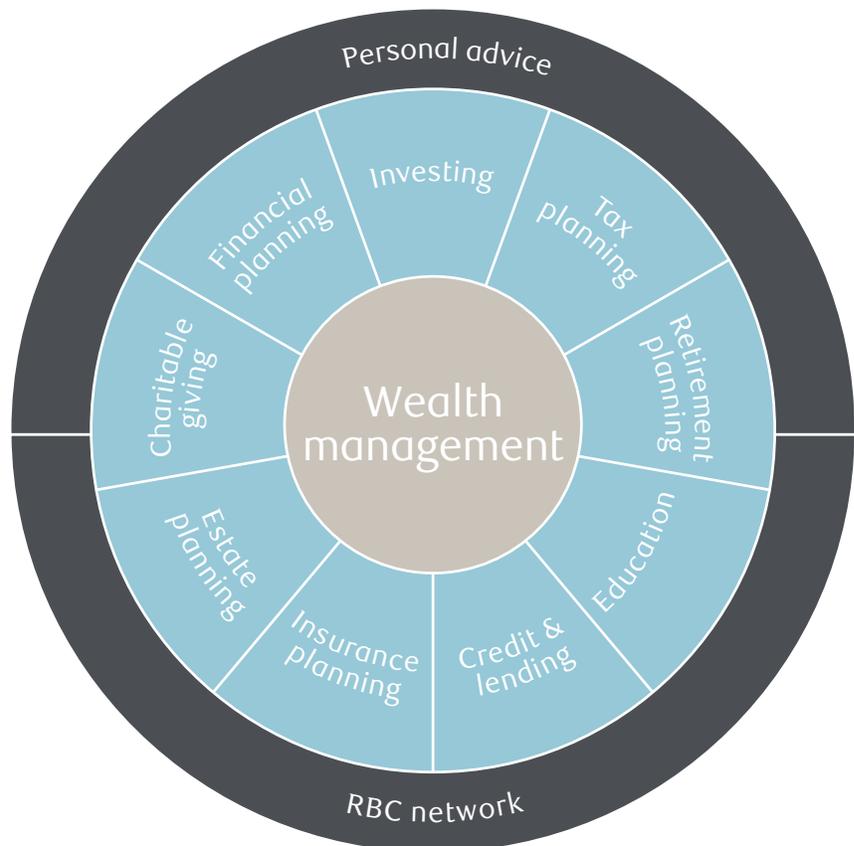
“My wife and I were very happy with the portfolio evaluation we received. It was extremely comforting to have a second opinion and at no time were we ever pressured into buying or selling investments – or even moving our account. Once we reviewed the advice, my wife and I chose an RBC Dominion Securities Investment Advisor to look after our portfolio. Aside from the confidence we have in our new Investment Advisor, we’re also pleased that we now have all of our financial matters handled by RBC. It’s the security that comes from dealing with Canada’s largest financial services firm.”

Wealth management expertise

Investing is just one key component of managing your overall wealth. You may also need assistance organizing your financial affairs, minimizing your taxes, protecting your family’s financial security, planning your retirement, or creating an enduring legacy. With the support of our industry-leading

RBC Wealth Management Services team, comprised of legal, tax and financial specialists, we can help you assess your most complex wealth planning needs – and whether you are currently meeting them.

Please contact us to schedule a complimentary, no-obligation second opinion.



¹ Source: www.rbccm.com/en/about-us/awards.page

² Based on total assets. Source: Retail Brokerage and Distribution Report – Canada, Winter 2019, Strategic Insight.