



# The Webber wealth management process





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Getting the right investment advice is a key part of managing your wealth. But it's just one part of a bigger picture. You may also require assistance with your finances or taxes, help planning your retirement, or guidance on how to structure your estate in a tax-efficient manner. Perhaps you have very specific concerns that need to be addressed – like maximizing your retirement income or deciding how to pass on the family business.

Because these various aspects of managing wealth are all interconnected, it is important to take a coordinated approach. Our Webber wealth management process is designed to ensure that you are taking the right steps towards a bright financial future for you and your family.





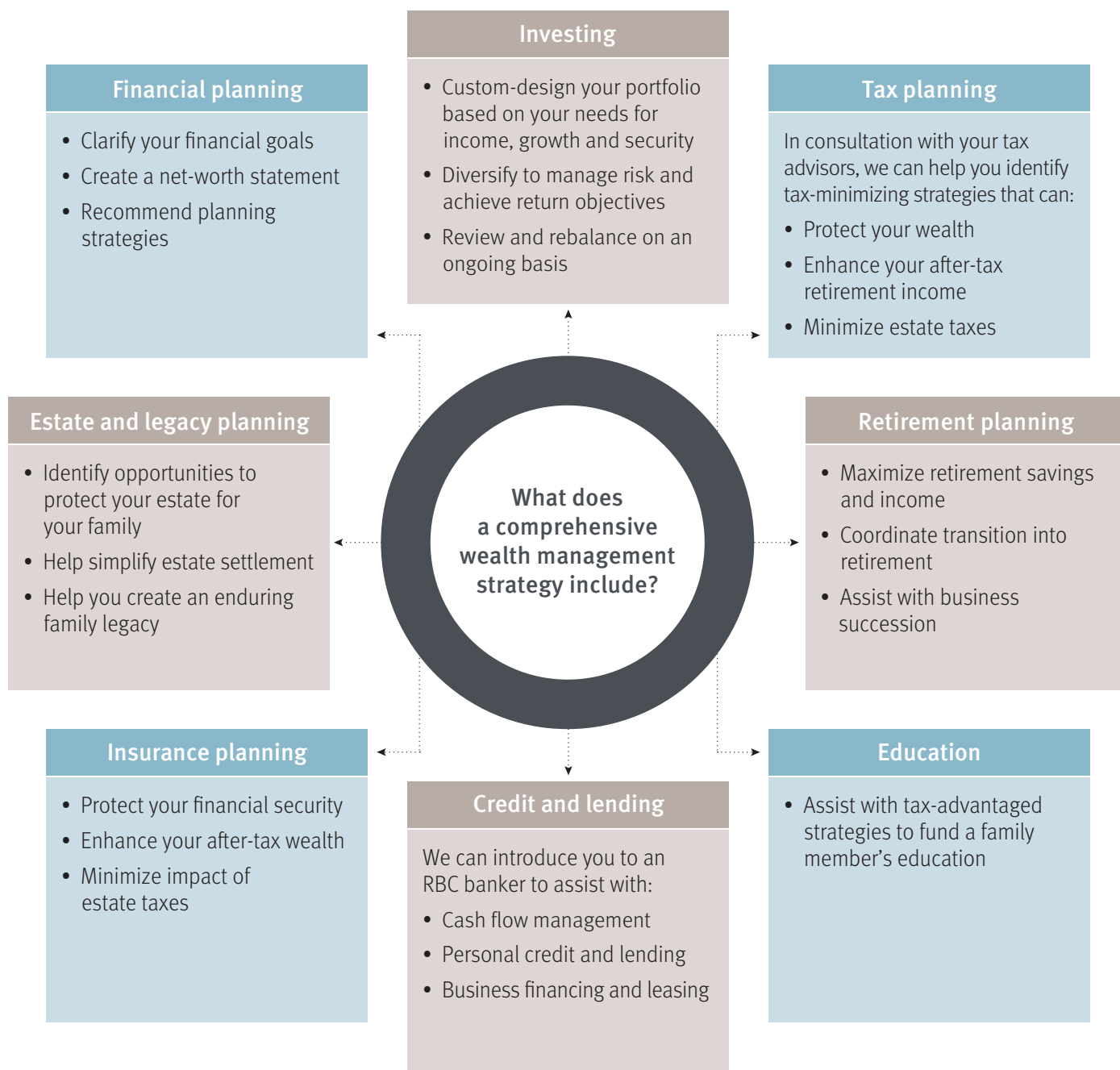
# Who we can help



Our services are designed for clients who have reached the stage where their financial affairs have become increasingly complex and they require professional assistance managing their investment assets. Our clients include:

- **Busy executives and professionals** looking to free their time to focus on personal and career goals
- **Successful business owners and self-employed professionals** who need help managing personal and business 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
- **Philanthropists** looking for creative ways to enhance their legacy to chosen charities
- **Non-profit organizations** requiring assistance managing investment assets according to specific guidelines

# All-encompassing wealth management



# Our process

“A goal without a plan  
is just a wish.”  
– Antoine de  
Sainte-Exupery

## Discovery

- Explore your current financial situation, portfolio and investment objectives
- Establish your investment and wealth management goals
- Determine tolerance for risk and market fluctuation

## Strategy

- Develop your individual Investment Policy Statement, which documents your investment goals, objectives and constraints in managing your portfolio
- Build customized portfolios designed to meet your investment goal
- Establish your needs for tax, estate, charitable giving and insurance 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 provided by RBC partners

## Enhanced wealth management services

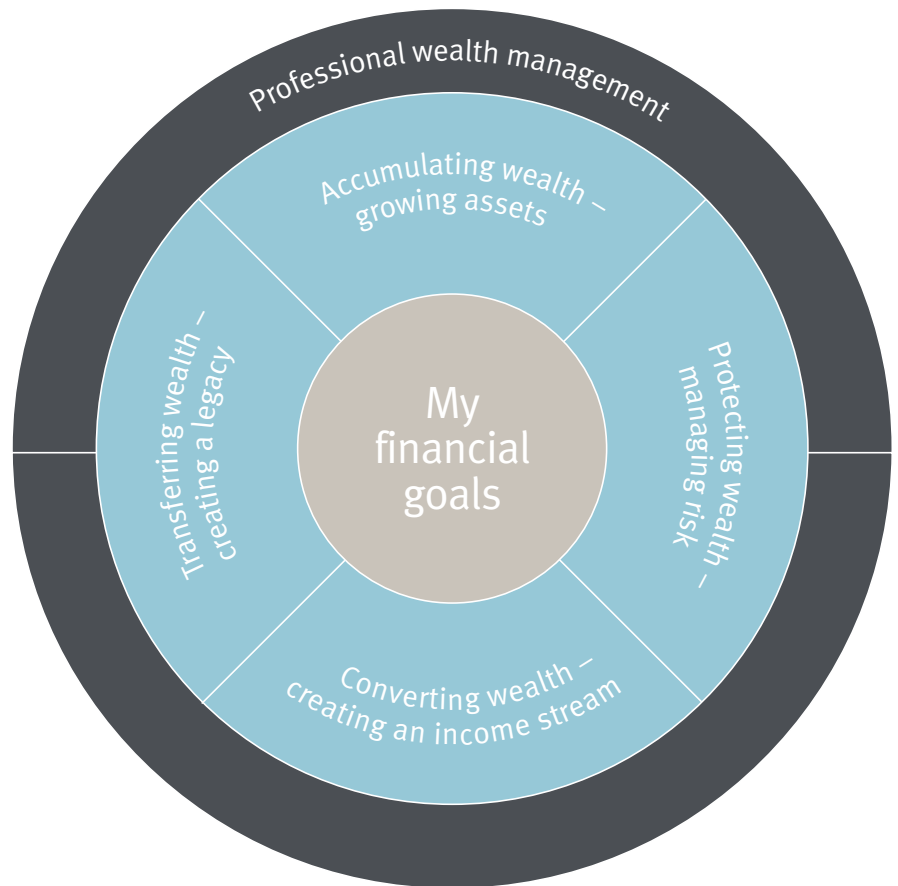
- Access to the expertise of the RBC Dominion Securities Wealth Management Services team, which includes highly accredited legal, tax and financial planning specialists
- Comprehensive financial planning (Compass Financial Plan)
- Will and estate consulting
- Insurance assessment
- Business owner planning
- Corporate reorganization advice
- Family wealth management

## Investment solutions

- Proprietary and third-party investment products, including mutual funds and portfolio services
- Global and North American equities, including stocks, preferred shares, income trusts and more
- Canada's largest inventory of fixed-income and money market instruments, including T-bills, GICs, government bonds and corporate bonds

# Bringing the big picture into focus at each life stage

Getting the right investment advice is a key part of managing wealth. But it's just one part of a bigger picture. Managing finances, minimizing taxes, planning for retirement or structuring an estate in a tax-efficient manner may also be required. Because these various aspects of managing wealth are all interconnected, we will create a total, coordinated wealth management strategy that addresses the financial concerns at each stage of life:





# What's included in your relationship with us

## Ongoing services

Our team's reputation was built by the personalized service we've provided clients for over 50 years. Having a team structure also allows us to provide proactive and timely administrative service that we firmly believe the best in Cambridge. Our ongoing services include:

### Professional advice

- Ongoing financial planning advice
- Buy/sell recommendations
- Portfolio monitoring and rebalancing
- Newsletters that help you stay informed of planning and investing ideas

### Administrative services

- Safekeeping and custody (unlike many competitors, we do not charge custody fees)
- Multi-currency, non-registered account functionality
- Automatic contributions and withdrawal plans
- Automatic mutual fund purchase or redemption plans

- Electronic funds transfers
- Registered estate processing, tax reporting and T3 returns
- Old certificate current status and value research

### Proactive and accessible reporting

- Access to our private client website, DS Online, 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
- A consolidated view of all your RBC accounts and ability to transfer funds between accounts through DS Online
- Paperless eStatements through DS Online, including a seven-year archive, to reduce your paperwork and help us help the environment
- Quarterly account statements (or monthly when there is trading activity in an account)
- Annual consolidated tax reporting, including dispositions with book costs
- Quarterly performance reporting

## Regular reviews

**Market and economic conditions change. Your personal situation and goals will also change.**

Reviewing your portfolio at least annually, and in some cases semi-annually or quarterly, is important, specifically when it comes to making sure your asset mix is in line with your investment objectives. Updating your personal and financial situation is important as your goals are likely to change over time and should be reflected in changes to your portfolio's composition. We will also continue to identify opportunities to build and protect your wealth as your needs evolve through our value-added financial, estate and insurance planning services.

Thank you for your interest in wealth management with RBC Dominion Securities. For more information, or to schedule a complimentary consultation, please contact us today.

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