Professional Wealth Management®

Your roadmap for the future

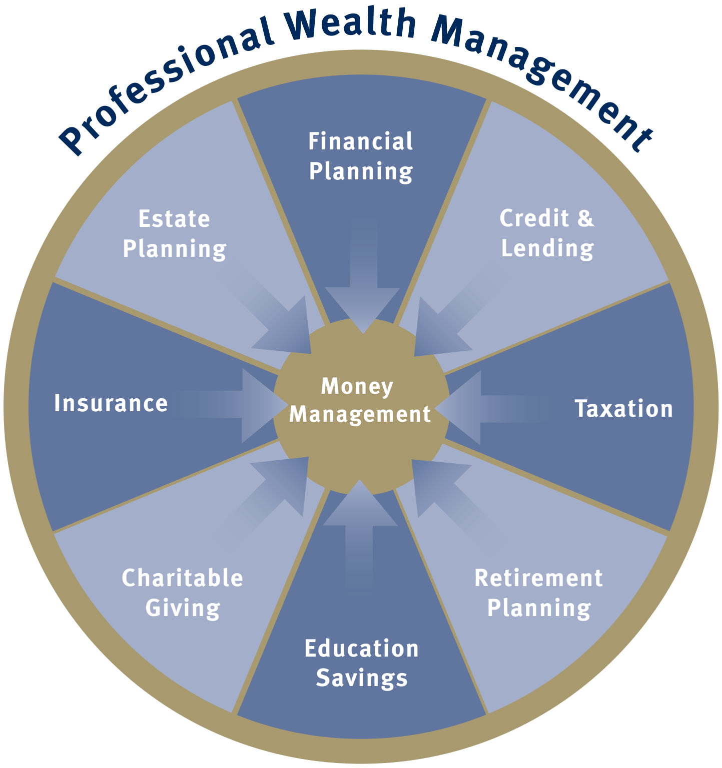
Wealth management is a comprehensive approach to helping you achieve your goals in life. It gives you the confidence you need to make sound financial decisions, plus the freedom to live life the way you want. It also provides a clear roadmap for your future by addressing all aspects of your financial situation at each stage of your life. Every step of the way, you are guided by a professional wealth manager – your Investment Advisor – who will help you realize your personal aspirations.

Helping you with all your financial needs

With the wealth management approach, your Investment Advisor helps you:

- Clarify your individual needs
- Establish specific goals
- Bring together all the solutions you need to effectively manage your wealth

Wealth management extends beyond investment advice and money management, helping you protect your lifestyle, manage your nest egg, plan your retirement and create your legacy. Your Investment Advisor will guide you – and your family – through each life stage by helping you understand the various financial issues, concerns and opportunities you face.



RBC Dominion Securities

The Wealth Management Approach

INTRODUCTION

Explain how wealth management can help you achieve your goals, and determine if it's right for you.

DISCOVERY

Gain a deeper understanding of your individual needs, goals and circumstances to help clarify your financial objectives.

STRATEGY

Analyze your financial and personal information to match your objectives with smart, time-tested strategies.

SOLUTIONS

Develop thoughtful and creative solutions tailored to your objectives, drawing from a wide selection of world-class products and services.

SERVICE

Review your situation regularly to ensure your financial objectives are being met.

Guiding you through each life stage

STAGE 1. Accumulating wealth – Growing assets

- Develop strategies to achieve your key financial objectives, including planning for retirement, funding a family member's education or preparing for a major purchase.

STAGE 2. Protecting wealth – Maintaining assets

- Manage risk to protect your financial well-being.
- Provide peace of mind, maintain your independence, enhance your lifestyle, and preserve family harmony.

STAGE 3. Converting wealth – Creating an income stream

- Find ways to reduce annual taxes and maximize your after-tax retirement income.
- Determine which types of income to use and how to best utilize your assets.

STAGE 4. Transferring wealth – Creating a legacy

- Plan your estate in conjunction with your other professional advisors.
- Help create your legacy for family and charity, while addressing tax obligations and debts.

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