The Advisor Program

The investment solutions you need, with the transparency you expect

Morgan Wealth Management
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The all-inclusive Advisor Program is a convenient way to access the investment and wealth management services you need, with complete transparency about the fees you are paying. With the Advisor Program, you get personalized advice from a dedicated advisor, top-ranked capital markets research and the ability to make the trades you need – all for a single, predictable fee.

Professional advice

First, we work together with you to understand your investment goals and create a personalized investment strategy. Then, we establish your customized service level agreement outlining the number of investment trades you can make, the other services we will provide, and the fee for service.

On an ongoing basis, we provide you with:

- New investment ideas
- Our proven portfolio strategy
- Portfolio monitoring and rebalancing
- Regular portfolio reviews
- Detailed account reports
- Online account access and research

Transparency and flexibility

The Advisor Program is different from traditional investment accounts, which charge commissions on each trade you make.

Instead, with the Advisor Program, you pay a fixed fee based on a percentage of the assets in your portfolio. You receive a wide range of services, including the ability to make a certain number of trades per account.

This gives you the flexibility to make investment changes without considering the cost of individual transactions. For example, you can:

- Sell a stock to lock in a profit
- Switch to a new investment idea that better suits your needs
- Rebalance your portfolio to reduce risk

What's more, with the fee-based approach, you gain the confidence of knowing that potential commissions never factor into the investment recommendations you receive.

Advisor Program benefits

Tax-deductible fees

Advisor Program fees are potentially tax-deductible. You must consult with your tax advisor to determine whether your fee is tax-deductible based on your individual tax situation.

Premium rates

Interest-bearing securities such as government bonds and treasury bills offer higher interest rates within an Advisor Program account.

Complimentary mutual fund trades

Mutual fund trades do not reduce your trade allotment when placed in an Advisor Program account.

Fee-based mutual funds

In a fee-based account, you can hold mutual funds with lower Management Expense Ratios (MERs) than in a non fee-based account.

Additional set-up trades to rebalance new accounts

You receive a one-time allotment of trades equal to half of your normal limit at the time of account opening. This enables you to more easily establish a new investment strategy or rebalance your portfolio

Online account access and research

View your account information from anywhere in the world with secure Internet access – 24 hours a day, 7 days a week. This includes current account summary/ activity (16 months), current market value and order status information.

- Real-time market information – Get the latest values for stocks and options listed on Canadian and U.S. markets, plus daily closing prices for mutual funds and market indexes. The current day's top GIC rates are also available.
- Connect to timely market updates – Read today's top stories from Reuters and get "market snapshots" of major North American indexes, including S&P/TSX, Dow Jones and NASDAQ.
- Customized watchlists – You can create up to 15 separate watchlists of stocks if you wish to monitor them on your own.
- Link with RBC Online Banking – If you bank with RBC Online Banking you can use the same login and password to access DS Online. Once logged in, you can toggle between various RBC accounts and transfer funds from your RBC Royal Bank accounts to your RBC Dominion Securities accounts.

Wealth planning services

If you choose, you may include any of our wealth planning services in your personalized Advisor Program. Some of the services available to you include:

- Cash management and budgeting
- Tax planning
- Retirement planning
- Investment planning
- Will and estate planning
- Insurance consulting
- Education saving
- Charitable giving
- Individual Pension Plans (IPP)

For more information, please contact us.