



Wealth Management
Dominion Securities



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Complimentary second opinion service

The RBC Dominion Securities second opinion service is a complimentary, four-step, comprehensive review of your wealth management plan to determine if your financial affairs are properly structured to achieve your goals. At the end of this process, you will be provided with a preliminary wealth management plan that includes:

1. A myGPS™ wealth plan
2. Investment Policy Statement (IPS)
3. Portfolio Evaluation Report (PER)
4. Service plan

Step 1: First, we listen to you

We know the best way to be successful is through careful planning, which requires a high level of understanding and the collection of detailed information. 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 a wealth management plan

We start the wealth management process by creating a financial projection using our myGPS™ platform. Your myGPS™ plan is the foundation we use to build an

investment strategy designed to achieve your goals. This investment strategy is laid out in your custom-tailored Investment Policy Statement (IPS) – 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, your IPS outlines 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

We analyze your holdings by blending your investment objectives with our knowledge of current market conditions and the resources available through RBC Dominion Securities to create your Portfolio Evaluation Report (PER).

In your PER, we will provide you our best opinion on the quality and suitability of the investments you presently own, answering questions such as:

- 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

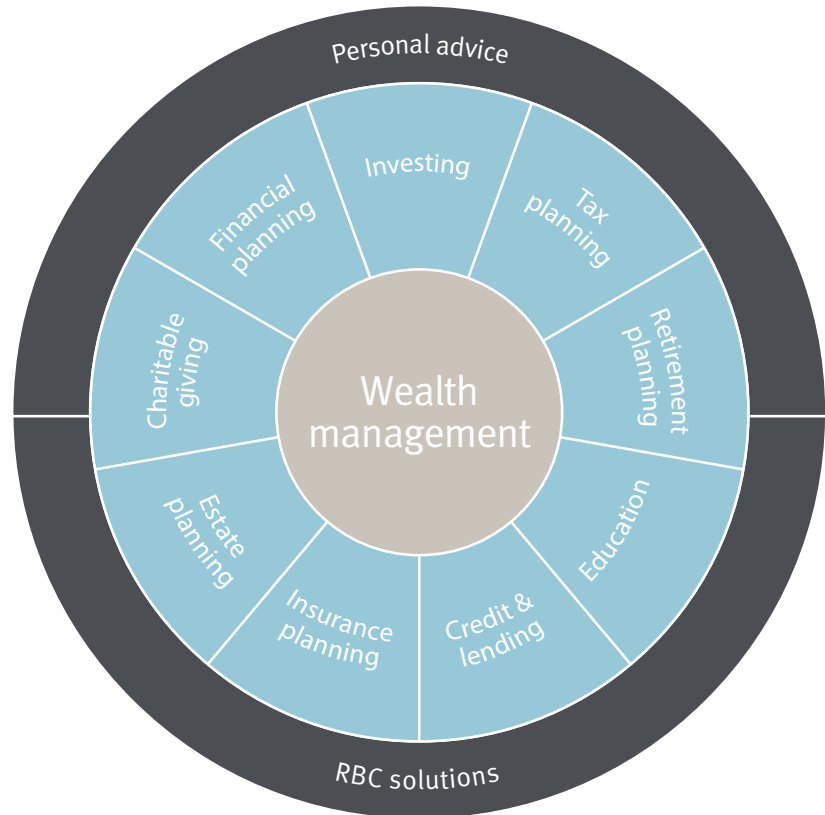
In the final step, we take the results of our analysis and compare it to the criteria you outlined at our first meeting. If your wealth management plan is properly structured, we will tell you so. If we feel changes should be made, we will make specific recommendations. What you will end up with is a comprehensive evaluation that is strictly confidential. But most importantly, you will end up with the peace of mind of knowing that your wealth management affairs are properly structured or, if they aren't, the confidence of knowing what changes you need to make.

Ongoing service

Your service plan outlines what you can expect in the way of service level and costs, should you allow us the privilege of helping you with the future management of your wealth. This plan articulates our commitment to you when it comes to tax and other reporting, face-to-face reviews, online account access, financial planning, Will and estate consultations and insurance solutions.

Wealth management services, tailored to fit your needs

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.



About myGPS™

Most in the field of personal finance agree that financial planning is an essential part of keeping your finances on track. For many people, though, a full financial plan can be expensive, time-consuming to prepare, and generate complicated output not appropriate in all situations. Wouldn't it be nice if there were a simpler way to get a holistic view of your changing wealth management needs and track progress towards meeting your future financial goals?

myGPS™ offers a prioritized view of your financial goals and recommends solutions to help achieve your wealth management needs.

Goals: A wealth planning solution to identify and report on your goals

Priorities: An integrated approach that pulls everything financially important into one place, enabling you to define and prioritize your milestones

Solutions: An advice approach that helps identify opportunities and solutions on how to pursue those opportunities

myGPS™ isn't a financial plan. Rather, it is a report on things you already know (for example, your income, the equity in your house, the current value of your investments, and your annual taxes and expenses) projected into the future based on a set of assumptions about what may happen in the future (for example, the expected average rate of inflation, your long-term goals and how much you intend to spend in retirement).

Six key questions you want answered

myGPS™ provides an overview of your financial picture and how you are tracking to your short-term and long-term goals. Helping to provide financial peace of mind, myGPS™ helps answer six key questions that can easily keep you awake at night.

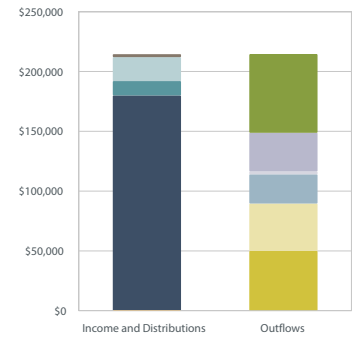
1. What does my current financial situation look like?

Current Net Worth & Current Cash Flow – myGPS™ provides consolidated summaries showing your incomes, savings, expenses, investments, real estate and debt – your critical financial information presented in one document.

Current net worth



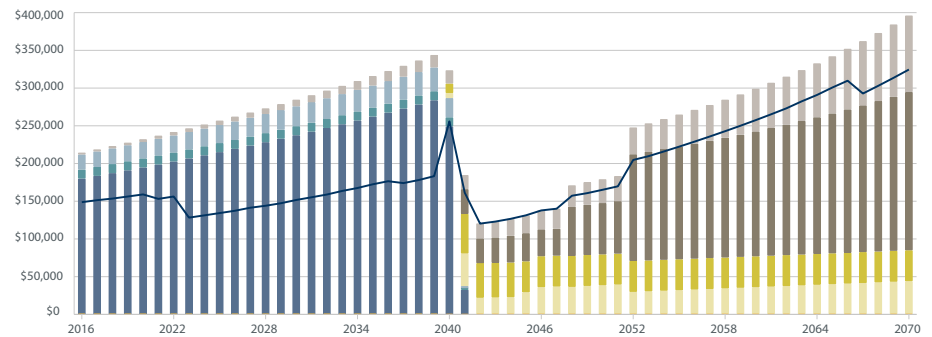
Current cash flow



2. If I live to be 90, will I have sufficient funds to maintain my current and/or desired lifestyle?

Projected Net Worth, Projected Income and Distribution & Projected Outflows – Based on the information provided, myGPS™ will project income, savings, taxes, expenses and the value of your assets into the future using a defined set of assumptions.

Projected income and distribution graph



Based on the information provided, you may have sufficient investment capital to meet your anticipated future retirement income needs.

3. If I die tomorrow, will my family be sufficiently provided for financially?

Estate Impact Analysis and Life Insurance Analysis – Anticipating your future financial needs is a difficult task. Anticipating your family's future financial needs should you or your spouse die unexpectedly, is an even more difficult task. myGPS™ can help you identify any potential financial shortfalls should an unexpected tragedy strike you or your family.

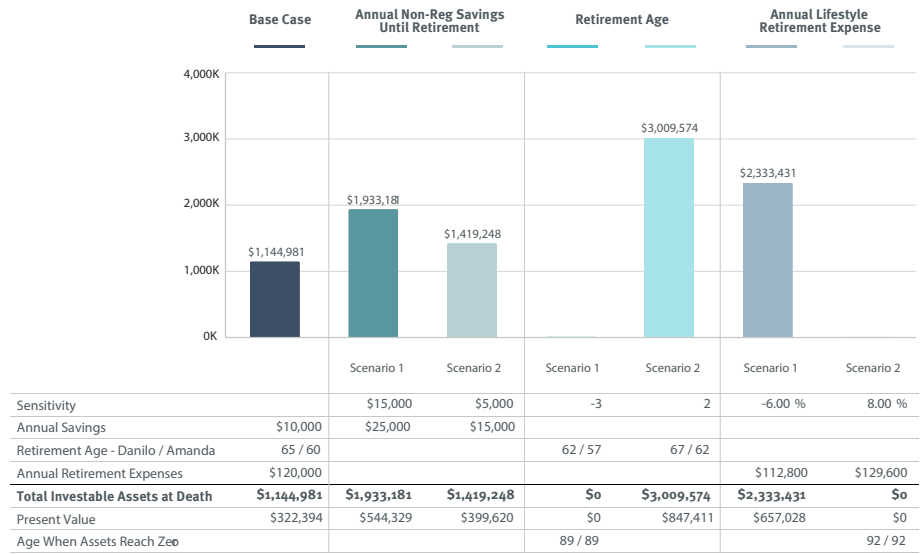
Estate impact analysis graph



4. How does changing my financial assumptions impact my future financial situation?

Retirement Analysis – It’s impossible to know for certain what will happen tomorrow. To provide a financial projection, however, certain assumptions about what will happen in the economy have to be made. But what if some of those assumptions prove to be wrong? What if, for example, you were forced to retire early? Or perhaps you end up spending more in retirement. The myGPS™ Retirement Analysis allows you to independently change the assumptions you have made about the future to see how that change will affect your overall finances.

Retirement analysis – things you control



5. What can I do to ensure my financial goals and priorities become reality?

Wealth Management Opportunities – myGPS™ reports the key financial products, solutions and strategies, which are tailored to your financial situation and priorities, helping you to make the most of what you have – both now and in the future.

Wills and power of attorney

By planning for tomorrow today, you can retain more of your assets, protect your estate and leave a lasting legacy for your family. A common misconception is that only the wealthy need to concern themselves with estate planning. This misconception can result in significant unnecessary costs to your estate and additional burdens for survivors. In fact...

Opportunity is for illustrative purposes only and may not apply in all situations.

6. Could my business survive a major change or crisis?

Business Owner Opportunities – For business owners, the line between work and life is blurred. Business Owner Opportunities, outline solutions and strategies that can be pursued from the business side or from the personal side of your finances. The opportunities are tailored to your own situation and cover only those topics which apply to you, your business and your family – strategies designed to help keep you in control of your financial future.

Business - succession planning

Business succession planning is the process of preparing, in advance, for the transfer of the ownership and management responsibilities of your business to someone else. When done properly, a succession plan helps to ensure that you can transition away from your business in an effective, satisfying, and confident manner. Not having a plan in place can cause major disruptions in the operation of your business as well as in your personal life. Many of these problems and disruptions may be avoided, or at least mitigated, by having a well thought out business succession plan in place before you need it.

Other benefits of a business succession plan may include:

- The minimization of tax...

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