



A+ INVESTMENT PROGRAM

Simplifying your complex financial affairs

With most investment programs, you are fit to the program. With A+, the program is fit to you. A+ is a comprehensive, integrated and lifelong program that can evolve with you. Whether you're investing for yourself, your family, your foundation or your business, an A+ Portfolio can be tailored to your needs.

YOU WILL BENEFIT FROM A+ IF YOU:

- Lack the time to manage your own investments due to your family, business or career obligations.
- Prefer the convenience of delegating day-to-day investment decisions to exceptionally qualified professionals.
- Want to remove all the emotions and guesswork from investing.
- Face multi-faceted financial concerns, from reducing your high tax burden to judiciously optimizing your investment capital to protecting your family's wealth for future generations.
- Wish to simplify your complex financial affairs with an integrated wealth management solution and consolidated account reporting.

THE A+ ADVANTAGE:

- Access and customization. Select from an extensive universe of carefully screened institutional money managers at lower investment minimums, mutual funds and Exchange-Traded Funds (ETFs) – and bring them all together within a single account.
- Direct ownership. You have the ability to own the underlying stocks and bonds in your A+ Portfolio and gain the benefits that come with that ownership.
- Ongoing research and due diligence. Benefit from the due diligence of the RBC Global Advisory Research Group, whose ongoing evaluation and oversight ensures that individual investment managers and their portfolio strategies remain consistent and high-quality.
- Consolidated reporting. Gain an integrated view of your overall financial affairs through A+ consolidated account reporting.
- Rebalancing. Keep your portfolio aligned with your life goals on an ongoing basis with more precise diversification and automatic rebalancing that anticipates and accommodates your evolving needs.
- Simplify. Focus your attention on achieving your overall financial goals, rather than the day-to-day details of buying and selling investments.



RBC Wealth Management
Dominion Securities

THE A+ ADVANTAGE

Through A+ you can achieve a streamlined approach with enhanced diversification; exposure to a broader range of asset classes, investment vehicles and styles; and greater transparency within a single, tax-optimized portfolio.

HOW A+ WORKS – A REPRESENTATIVE PORTFOLIO

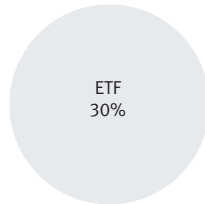
Consider a moderate investor with a \$500,000 portfolio with the following asset allocation and multiple account structure:

1 TRADITIONAL PORTFOLIO STRUCTURE (MULTIPLE ACCOUNTS)

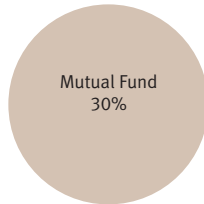
CANADIAN EQUITY MANAGER



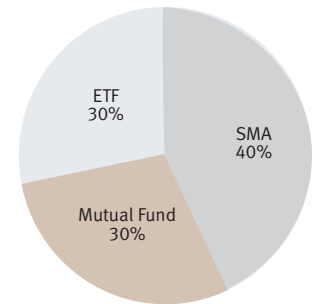
U.S. EQUITY ETF



CANADIAN FIXED INCOME FUND

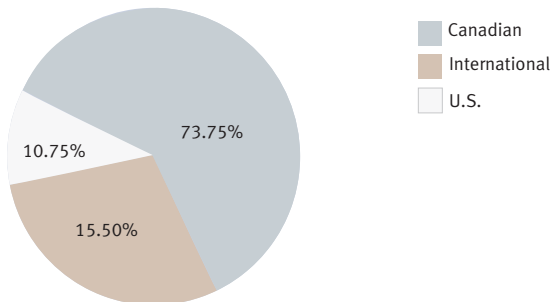


2 EXISTING PORTFOLIO IN A+ STRUCTURE (SINGLE ACCOUNT)

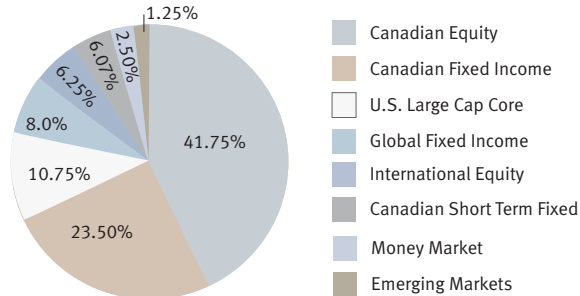


3 FURTHER ASSET MIX ENHANCEMENTS USING A+ STRUCTURE

GEOGRAPHIC MIX



ASSET & STYLE MIX



RECOMMENDED A+ PORTFOLIO HIGHLIGHTS

- Enhanced diversification by incorporating multiple investment managers and vehicle types along with expanded asset and style categories to lower volatility
- Increased overall weighting to fixed income given client's moderate risk tolerance and expanded fixed income allocation representing exposure to Canadian fixed income, including short-term duration, and global fixed income
- Expanded the portfolio's equity weighting exposure to include Canadian equity, U.S. equity, international equity, and emerging markets
- Tax benefits by harvesting capital losses that can offset taxable capital gains
- Consolidated reporting on a quarterly basis that details your asset mix, overall portfolio performance and transactions

Please contact us for more information about achieving your investment goals with A+.

A+ accounts are not guaranteed by RBC Dominion Securities Inc. Since these accounts are not suitable for all clients, RBC Dominion Securities Inc. needs to review your investment objectives, risk tolerance and liquidity needs prior to accepting an application to open an account. A+ accounts are subject to minimum investment requirements. RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. ©Registered trademarks of Royal Bank of Canada. Used under licence. ©2014 Royal Bank of Canada. All rights reserved. APLUS-EN (04/2014)