



Crafted with **Expertise**

Our philosophy to investing at Edwards Private Wealth



**Wealth Management**  
Dominion Securities



# Manage money. Protect capital. Minimize risk.

We invest with specialists not generalists because the specialist always outperforms the generalist.

**Troy Edwards** CIM®, APM, PIM

Senior Portfolio Manager & Investment Advisor

Founder of Edwards Private Wealth of RBC Dominion Securities

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Our proactive, disciplined investment approach is **founded in diversification.**

Diversification is a critical component of reaching long-term investment goals. It opens you up to more opportunities for return, minimizes risk and reduces volatility. Ultimately, having a heavily diversified portfolio will create a smoother investment experience and will reduce the severity of stomach-churning ups and downs during adverse market cycles.

We ensure your portfolio is diversified in many ways:

Asset class	Market capitalization
Geographic	Security concentration
Industry / sector	Currency exposure
Investment style	Taxation consideration
Money managers	Restrictions for constraints



A modern office interior with large windows and a wooden table. The text is overlaid on a dark, semi-transparent rectangular area. The background shows a bright, airy space with large windows looking out onto greenery. In the foreground, there is a wooden table with red chairs and a black metal frame. A black pendant light hangs above the table.

We partner with multiple world class money managers to bring you the best investment strategies and products. Using multiple, highly-specialized money managers is like using 10 different athletes to make up one decathlon entry. Your odds of success are significantly enhanced.



01

## **Rigorous oversight and due diligence**

The evaluation of managers is continuous. We automatically rebalance your portfolio back to IPS targets.

02

## **Multi asset, multi style, multi manager**

We use multiple specialists because no one portfolio manager does everything well. This diversifies manager risk.

03

## **World class money managers**

We tap into the expertise and insights of 52 industry leading boutique investment managers. We hire specialists not generalists.

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# Extensive due diligence and research

We have a vigorous vetting process when selecting the exclusive money managers we work with. We make certain that they perform extensive due diligence on the companies they invest in. Our team ensures they follow our four 'P' approach to research and we only select money managers that align with our investment philosophy.

## 01 Products and firm

- Ownership structure
- Firm history and product
- Leadership and culture
- Asset growth and capacity
- Firm and product viability

## 02 Process

- Philosophy and process
- Risk controls and operations
- Research capabilities
- Buy and sell discipline
- Consistency

## 03 Professionals

- Experience and tenure
- Incentive structures
- Ownership eligibility
- Succession planning
- Professional turnover

## 04 Performance

- Multi-factor analysis
- Absolute and relative returns
- Style and attribution analysis
- Long-term view





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Troy and the team provide excellent investment advice, guidance on insurance strategies and comprehensive financial planning. This has been incredibly valuable to the growth and preservation of our net worth so we can live our desired lifestyle in retirement.

Since becoming clients 10+ years ago, our portfolio has significantly grown thanks to Troy's short-term and long-term investment advice. We've been able to track our progress easily with the accessible online reporting and consistent strategy sessions with the team.

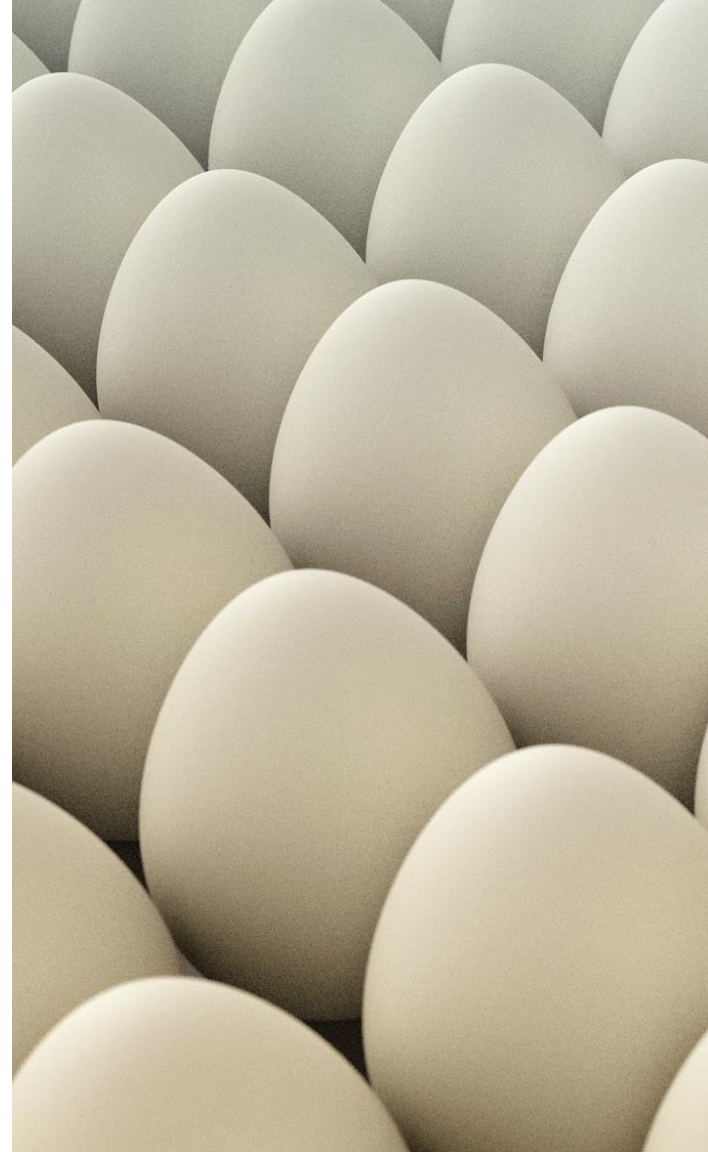
Overall, our experience has been excellent. We receive a high level of service; the team is prompt to respond and action requests and they are unfailingly friendly. We've built a strong relationship over the years and would strongly recommend the team.

**Johann & Ruth**

As an advisory team with RBC, we have access to the expertise and insights from an extensive list of global money managers. At Edwards Private Wealth, we only use the best of the best. The golden eggs, if you will.

### **Our exclusively selected money managers**

- Focus on long-term performance
- Prioritize downside protection
- Have a proven track record through fluctuating market cycles
- Buy good quality companies with great balance sheets
- Keep emotions and cognitive biases out of investment decisions
- Do not copy indexes
- Are compensated on long-term success, not short-term gains







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## Exclusively selected

### **Madison Investment Advisors**

Based in the US | Specializes in US equities

### **Walter Scott and Partners**

Based in Scotland | Specializes in International equities

### **Connor Clark & Lunn**

Based in Canada | Specializes in Canadian dividend and income growth

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## Extend your runway

Staying invested in the market over the long-term has historically paid off. It is important to start early and stay invested. We've always been big advocates for the long-term investment approach because it is difficult and risky to 'time' the market.

Short-term fluctuations can seem random and cause panic or fear in investors. We're here to guide you through and remind you to make smart financial decisions based on logic and research verse emotions. The longer you invest, the more likely you will be able to weather dips in market periods as the stock market tends to reflect the overall growth and productivity of the economy in the long run.

How does  
**\$29K**  
today...

...turn into

# \$1M

by 2051?

A Tax-Free Savings Account (TFSA) can be used to save for any goal. You put after-tax dollars into a TFSA, but your investments grow tax-free and you will not pay any tax on withdrawal. You can hold a wide variety of investments, for example cash, GICs, bonds, stocks, mutual funds and ETFs.

Each year, the government announces the annual maximum contribution. If you miss a year, or don't make the maximum contribution, your unused contribution room can be rolled over into future years. The example below assumes you have never contributed to a TFSA before and that your contribution room when starting is 75,500.

<b>Initial investment</b>	<b>\$29,000</b>
<b>Year</b>	<b>2021</b>
<b>Monthly savings contribution</b>	<b>\$500</b>
<b>Estimated annual rate of return</b>	<b>8.00%</b>
<b>Total contributions</b>	<b>\$209K</b>

<b>Estimated market value in 2051</b>	<b>\$1M</b>
<b>Market return</b>	<b>\$791K</b>

# Time is Essential

Let's take a deeper look at the example over the 30-year period.

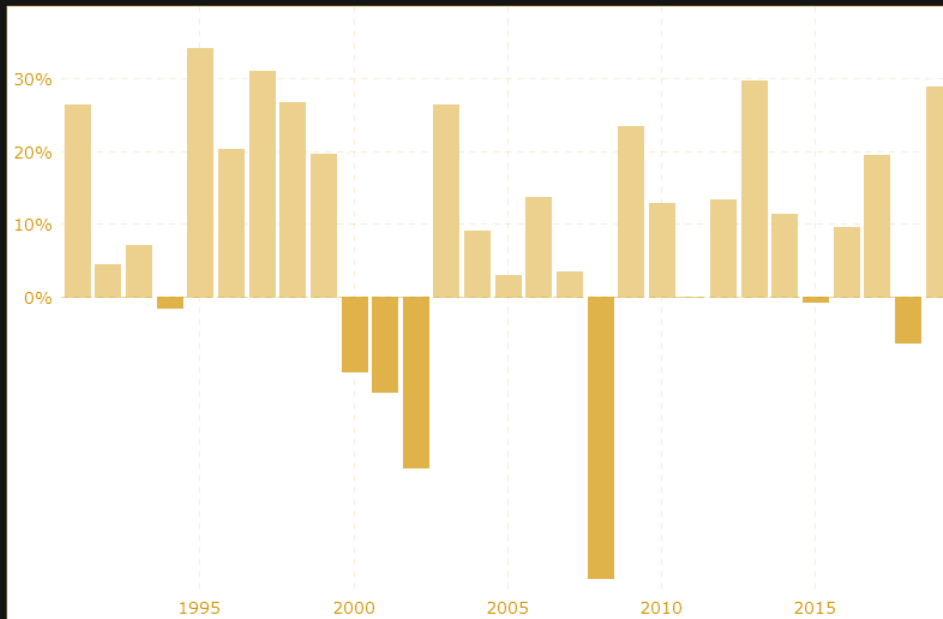
Year	Estimated market value	Total contributions
5	\$79,335.43	\$59,000
10	\$153,294.70	\$89,000
15	\$261,965.13	\$119,000
20	\$421,637.65	\$149,000
25	\$656,248.96	\$179,000
30	\$1,000,969.95	\$209,000



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# Why use Eight percent?

We used 8% as the estimated annual rate of return because history tells us that.



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The average annual return since adopting 500 stocks into the index in 1957 through 2018 is roughly 8%.

When I reflect on why I entered this field, the decision was largely impacted by my dad. He was a Credit Union Manager for over 40 years and taught me the importance of managing your money and saving for the future. I would often accompany him to work, get to go into the vault and watch him interact with colleagues and clients. I remember thinking, “Wow - my dad has the greatest job”.

From an early age, I developed an appreciation for saving, the power of investing and helping others in their financial pursuits. Today, I feel fortunate to be the leader of an extremely talented team who is client-focused and committed to going the extra mile. We’ve helped hundreds of individuals and families optimize their wealth so they can truly enjoy what they have worked so hard for.

Our proven approach to investing has stood the test of time and weathered various market conditions.

Troy Edwards CIM®, APM, PIM  
Portfolio Manager & Investment Advisor  
Founder of Edwards Private Wealth of RBC Dominion Securities



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