



RBC WEALTH MANAGEMENT TEAM FOR ATHLETES AND PROFESSIONALS

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JOSEPH T. SARDO, BA, CIM, CFP
Vice-President, Portfolio Manager and
Investment Advisor

Joe graduated from the University of Hawaii in 1991 with a degree in communications. In his final year, Joe was drafted by the Ottawa Roughriders Football Club and went on to complete his career with the Toronto Argonauts. In 1995, Joe retired from football and took on the challenge of being an Investment Advisor.

Thanks to his sports background, Joe has a deep understanding of teamwork and is committed to performance, quality service and clear communication with each of his clients.

Joe has earned two of the industry's highest designations, Certified Financial Planner (CFP) and Canadian Investment Manager (CIM). Coupled with his Portfolio Manager and options and insurance licences, Joe provides a comprehensive approach to portfolio management and estate planning.

In turbulent market conditions, a broad, diversified plan is of paramount importance to any portfolio. Joe's team at RBC Dominion Securities is positioned to provide you with the advice and planning necessary to make sense of complex and rapidly changing markets.

Born and raised in Hamilton, Joe is married, has four children and enjoys being active in his community. Currently, Joe is a member of the Hamilton Estate Planner's Council and has served on the executive committee for Tourism Hamilton. Joe places a high priority on community charities and youth groups, such as the Catholic Youth Organization where he served as a committee member.

Joe is the defensive co-ordinator for the McMaster University football team and volunteers as the Director of Minor Development for the Hamilton Football Association to help promote the growth of youth football in the greater Hamilton area.



RBC Wealth Management
Dominion Securities



PATRICK J. HICKEY

Investment Advisor

Patrick J. Hickey has been helping individuals, corporations and institutional clients meet their wealth management goals for over 21 years. He began his career as an investment professional on Wall Street and then moved back to Canada where he now serves as an Investment Advisor with RBC Dominion Securities. Responsible for new business development, Patrick brings a cross-border approach to a wide variety of clients, including high net worth families, executives, private and public corporations, and venture capitalists with significant funds under management.

Patrick brings to his clients the same determination, discipline and focus that made him a fan-favourite during his 12-year professional hockey career as a player for the Toronto Maple Leafs, New York Rangers and Team Canada '78. His achievements as General Manager and Governor of the American Hockey League affiliate of the Los Angeles Kings were recognized when he was awarded the American Hockey League Executive of the Year in 1992.

Patrick is also well known for his many charitable endeavors. Most notably he is the 1986 founder of Ice Hockey in Harlem, a non-profit community-based organization for inner city youth that uses the sport of hockey to promote academic achievement, responsibility, teamwork and good character.



DAVID SCHAUS

Associate Advisor

David began his career in 1981 after graduating from the University of Toronto. He quickly rose to head of institutional fixed-income trading, a position he held for 12 years, with a number of prestigious domestic and international firms. He advised both domestic and international money managers on fixed-income strategies and oversaw a multi-billion dollar bond trading operation.

David left the institutional business and began his career as an Associate Advisor in 1997. He is the primary contact for the team's fixed income clients and formulates bond investment strategies with the RBC DS Fixed Income Portfolio Advisory Group and RBC Capital Markets.

David currently provides sound investment advice to a small number of individuals, as well as advising a select group of institutional fixed-income clients. He will continue to focus on the fixed-income business as well as partnering with the team to strengthen and continue to grow their wealth management practice.



WESLEY SMITH, B.COMM., CIM, CFP
Associate Advisor and Financial Planner

Wes joined RBC Dominion Securities after graduating from the University of Windsor with an Honours Bachelor of Commerce degree in Business. Wes has earned his Canadian Investment Manager (CIM), Financial Management Advisor (FMA) and Certified Financial Planner (CFP) designations, as well as his insurance and options licenses.

Priding himself on providing the highest level of service, Wes works closely with Joe to develop customized investment strategies and to offer ongoing portfolio management for clients. His financial planning experience also allows Joe and the team to provide a comprehensive range of wealth management services designed to each client's unique specifications.

Wes has worked closely with the United Way, chairing the Hamilton RBC Dominion Securities annual campaign for 10 years. He has also served on the board of directors for Wellwood Resource Centre of Hamilton, most recently as Vice-President. Wellwood is a community-based, non-profit organization that provides supportive care programs and peer support to people diagnosed with cancer as well as their families. Originally from Port Elgin, Wes now lives on the Hamilton Mountain with his wife and their three children.



KIMBERLEE PARKER
Associate

Kimberlee attended the University of Toronto, specializing in math and computers. With over 20 years of experience working at major financial institutions, Kimberlee has a solid background in the financial services industry and client relations.

Having completed the Canadian Securities Course, as well as the Conduct and Practices Handbook, Kimberlee plays a major role with client documentation and portfolio administration, and her experience ensures efficient and seamless service to our clients.

Born and raised in Hamilton, Kimberlee spends most of her free time taking care of her young daughter.

EXTENDED WEALTH MANAGEMENT SERVICES TEAM

WILL & ESTATE CONSULTANT

Our specialist works closely with us to provide you with information on structuring your estate in an efficient and tax-effective manner. We will provide you with a report outlining various estate planning issues for you to explore in further detail with your own lawyer or accountant.

FINANCIAL PLANNING SPECIALISTS

At RBC, we recognize that with greater financial resources, comes greater financial complexity. To help you properly coordinate your financial matters and optimize the unique opportunities available to you, we are pleased to offer you our highest level of financial planning.

Personally prepared by a Financial Planning Specialist, your comprehensive financial plan will provide recommendations specific to your situation. Your plan will consider strategies to maximize your cash flow, reduce

taxes, ensure your retirement lifestyle, protect your financial security, transfer wealth to the next generation tax-efficiently and make the most of your philanthropic legacy.

INSURANCE CONSULTANTS

Our consultants employ a comprehensive process to assess your needs and then recommend creative, tax-exempt insurance strategies that will help you achieve your wealth management objectives. For more complicated situations, we will partner with your other professional advisors in the development of appropriate solutions.

We focus on both personal and corporate insurance solutions to help increase your net worth and reduce the impact of taxation. We can also ensure your wealth is transferred to your heirs in accordance with your wishes. To help in this endeavour, we have access to insurance solutions from the top-ranked insurance providers in Canada.

BANKING PARTNERS

DAVID VANDER VOET

Private Banker
RBC Sports Professional Group
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Financial Planner (PFP), David creates sophisticated

With more than 15 years of experience in banking and investments, David delivers personalized and discrete banking, credit and financial counsel to select clients throughout the Greater Toronto Area and North America.

As a dedicated wealth planner and designated Personal

banking packages and full suites of personalized credit solutions for his clients and their families. He then draws on a team of RBC and external experts who assist with investments, commercial banking and domestic and international trust products to create a uniquely personalized banking experience for his clients.

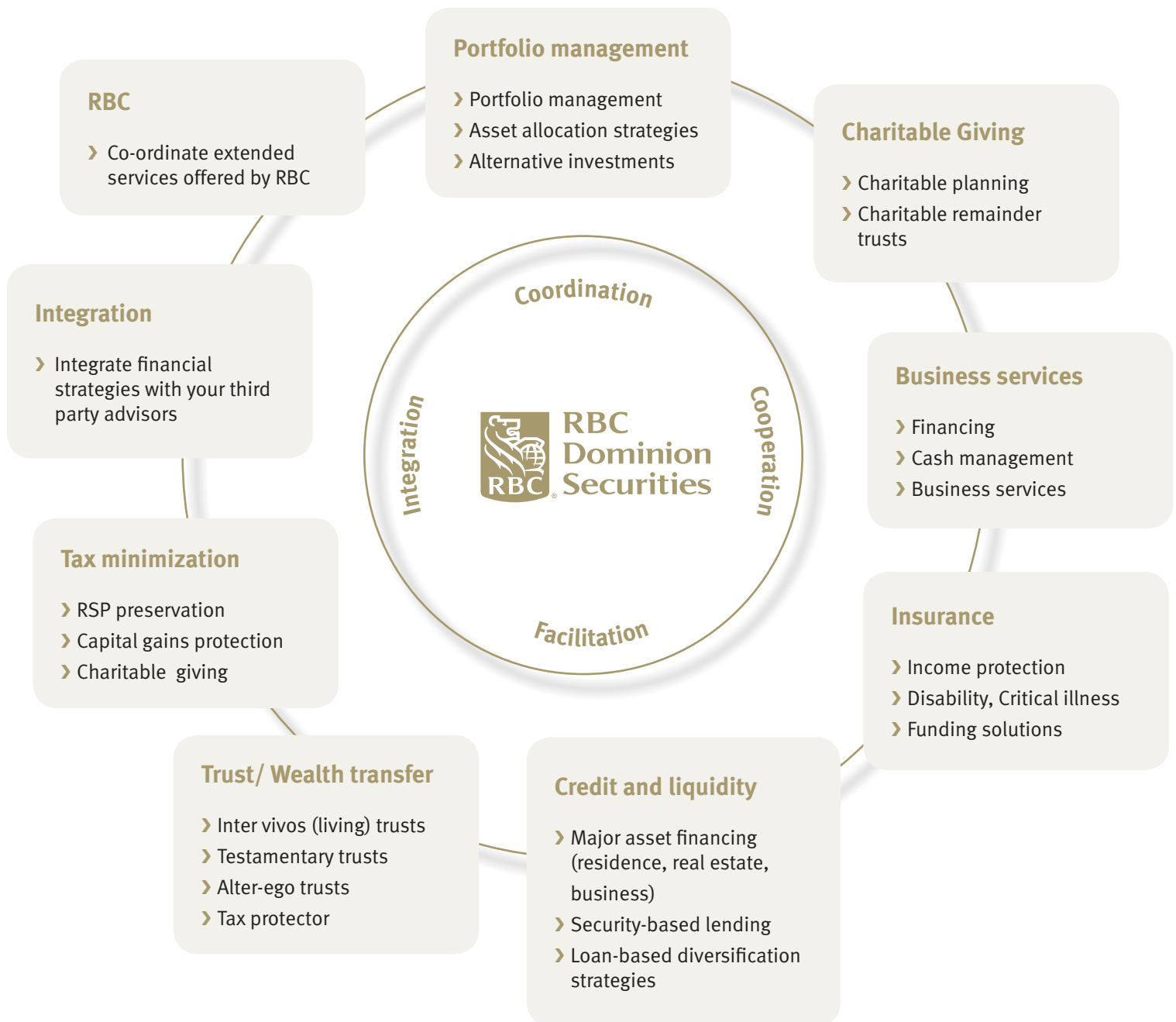
SENIOR ACCOUNT MANAGERS

Our Senior Account Managers at RBC Royal Bank identify ways that RBC can better serve you by being your personal point of contact and customizing solutions that fit your current and ongoing needs. They will help to simplify your banking and minimize your cost of borrowing through diverse product solutions with competitive pricing.

RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. Insurance products are offered through RBC Wealth Management Financial Services Inc. ("RBC WM FS"), a subsidiary of RBC Dominion Securities Inc. When providing life insurance products in all provinces except Quebec, Investment Advisors are acting as Insurance Representatives of RBC WM FS. In Quebec, Investment Advisors are acting as Financial Security Advisors of RBC WM FS. RBC DS WM FS is licensed as a financial services firm in the province of Quebec. 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. © RBC Dominion Securities Inc. 2016. All rights reserved. 16_90571_HEP_001

Coordinating Your Financial Landscape

We can assess and monitor your financial landscape at every step.



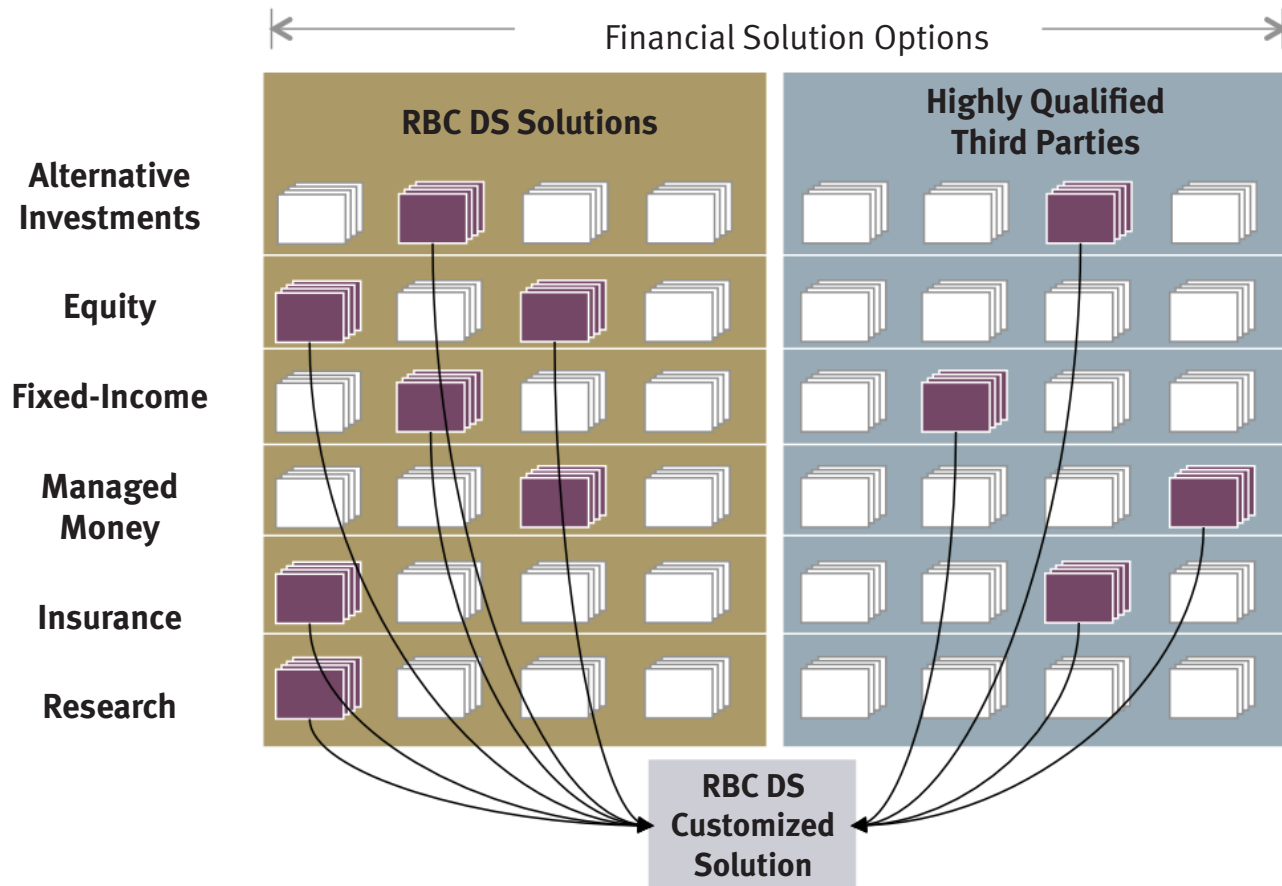
Joseph T. Sardo BA, CIM, CFP

Vice President & Portfolio Manager

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Open Solution Construction

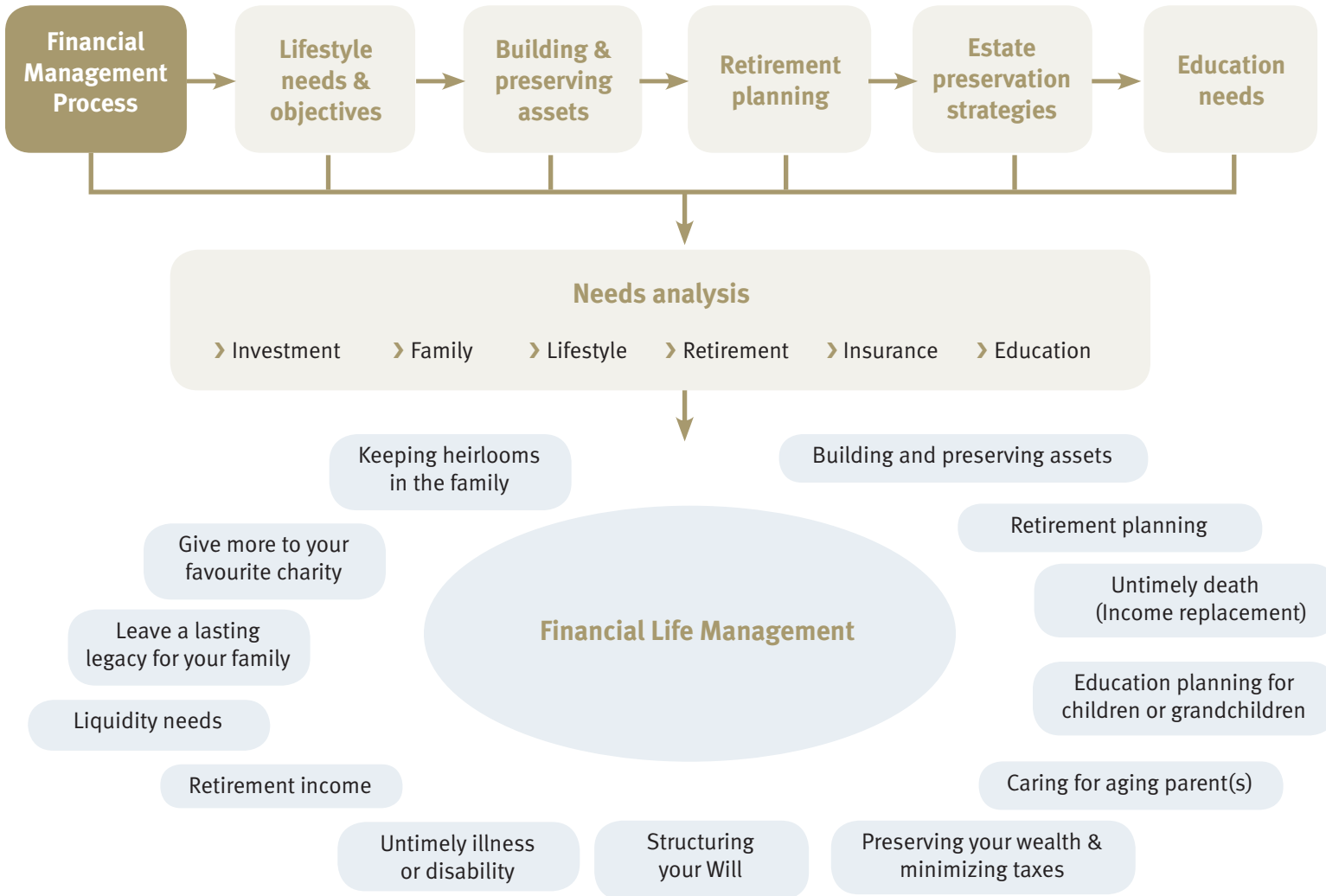
Your solution will be customized and constructed from various products and services, whether they are provided by RBC or another highly qualified organization.



A personalized client experience

Financial Management Process

First, joe will help you clarify and prioritize your needs and goals



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Once we have an accurate assessment of your financial and lifestyle needs,
Joe will create your personal Financial Wealth Management plan.



Private Investment Management

PRIVATE
INVESTMENT
MANAGEMENT™



Private Investment Management provides a disciplined approach to managing your equity portfolio. It helps your portfolio stay well-diversified with high-quality companies and structured to fit our current economic outlook.

THE INVESTMENT STRATEGY

A top-down economic analysis and bottom-up company screening process.

SECTOR ALLOCATION

The RBC Investment Strategy Committee, comprised of senior investment professionals, makes regular forecasts on key macroeconomic variables including interest rates, economic growth, earnings growth and prevailing valuations of equity markets. The committee then makes recommendations on the number of companies your portfolio should hold in each major sector.

COMPANY SELECTION

Companies are scored on fundamental, technical and quantitative analysis conducted by RBC Capital Markets.

Only include companies that score well across the three research disciplines will be included in your portfolio. Such companies are also the ones likely to weather market downturns and be the outperformers when markets eventually turn up once again.

BENEFITS

- Ensures that the focus is on the entire portfolio, not solely the individual companies within.
- Provides a sell discipline that helps you make decisive and timely buy or sell decisions as markets change.
- Brings a business-like approach to a task that is too often emotionally driven.
- Lets you know in advance what action to take if things unfold in an unexpected way.
- Forces you to deal with negative developments promptly.
- Adapts the portfolio to a changing environment.
- Ensures the portfolio always owns companies that meet high standards and is structured to reflect RBC Dominion Securities' assessment of which market sectors offer attractive potential.

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The Sell Discipline

Guideline #1: Match the sector allocation

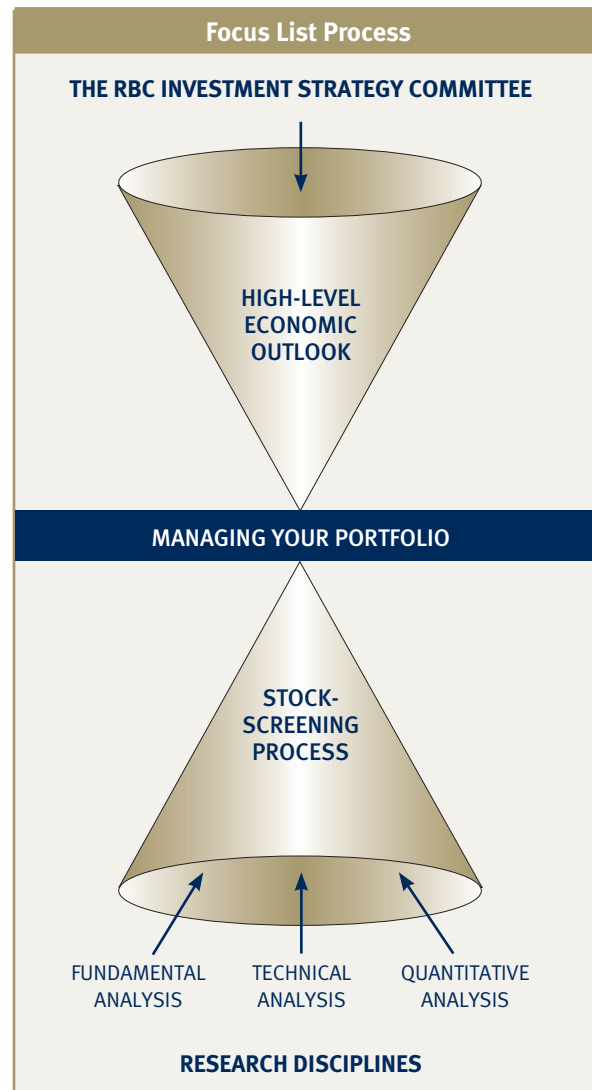
Companies in various sectors of the economy perform better or worse at different times due to changing economic and market conditions. The RBC Investment Strategy Committee meets regularly to review overall economic factors. Its analysis determines the number of companies in your portfolio to be held in each sector. As these recommendations change, adjustments are made to ensure your portfolio is exposed to industries expected to outperform and not overexposed to industries expected to underperform. This will determine which positions to buy and sell from each sector.

Guideline #2: Only hold stocks that are part of the Strategy Focus List's universe

The bottom-up process ensures that only high-quality companies that have scored well relative to their peers are included in portfolios. These companies are monitored on a consistent basis to ensure they meet the high standards necessary for inclusion. Should any company's score deteriorate, it will be removed from the universe. As companies are removed, they should also be sold from your portfolio.

Guideline #3: Rebalance positions regularly

New portfolios are typically equally allocated across the portfolio. As market prices fluctuate, positions can vary in terms of their percentage weighting of your equity portfolio. Positions are rebalanced back to equal weighting regularly, usually quarterly. This rebalancing process ensures your portfolio is not overexposed to any one particular company.



IN SUMMARY

Private Investment Management and three underlying research disciplines, create a process that can help you manage your equity portfolio with a disciplined approach. You can't expect to always buy individual companies at the "low" or sell at the "high." However, you can expect to have a portfolio that is structured to fit the current economic outlook and that is comprised of quality companies that have met our in-depth research and evaluation requirements.

➤ For more information on this process, and to determine if it is right for your portfolio, please contact us today.



The Strategy Focus List is a list of recommended securities that may form the basis for an investment portfolio strategy for retail clients of RBC Dominion Securities Inc. The Strategy Focus List is not a mutual fund and should not be used in conjunction or association with any other investment product or program. RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. ®Registered trademark of Royal Bank of Canada. Used under licence. RBC Dominion Securities is a registered trademark of Royal Bank of Canada. Used under licence. ©Copyright 2010. All rights reserved.



Wealth Management
Dominion Securities

myGPS™ - your Goals, Priorities, Solutions

Have you ever wondered what your financial future looks like?



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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?

Introducing RBC Wealth Management's myGPS™

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).

myGPS™ Report: 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.

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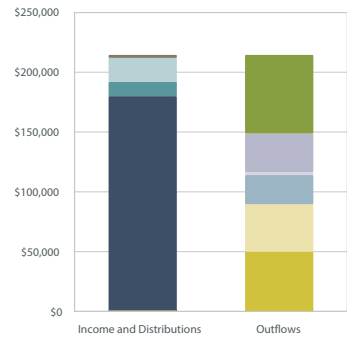
1. What does my current financial situation look like?

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



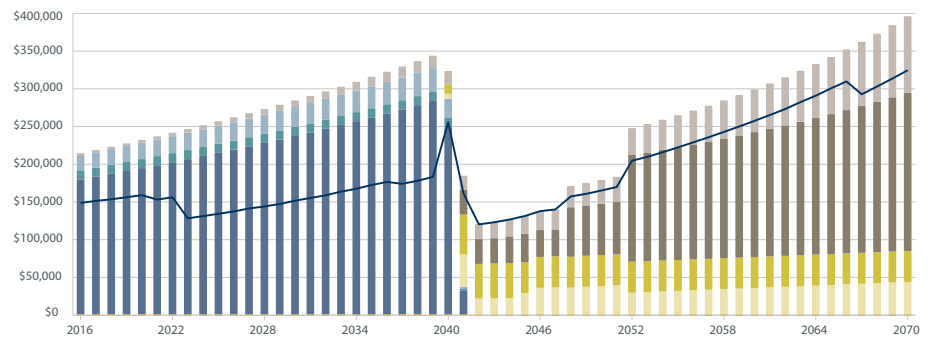
Current Cash Flow



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

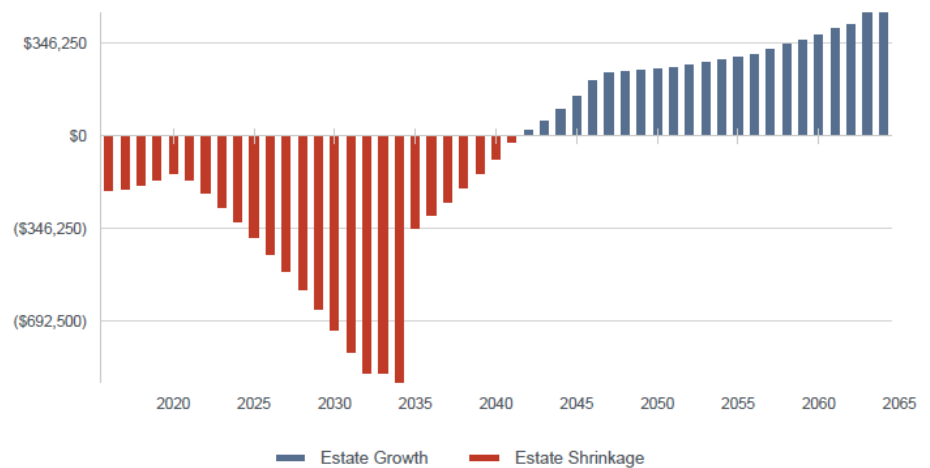


Based on the information provided, you may have sufficient investment capital to meet your anticipated future retirement income needs.

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.

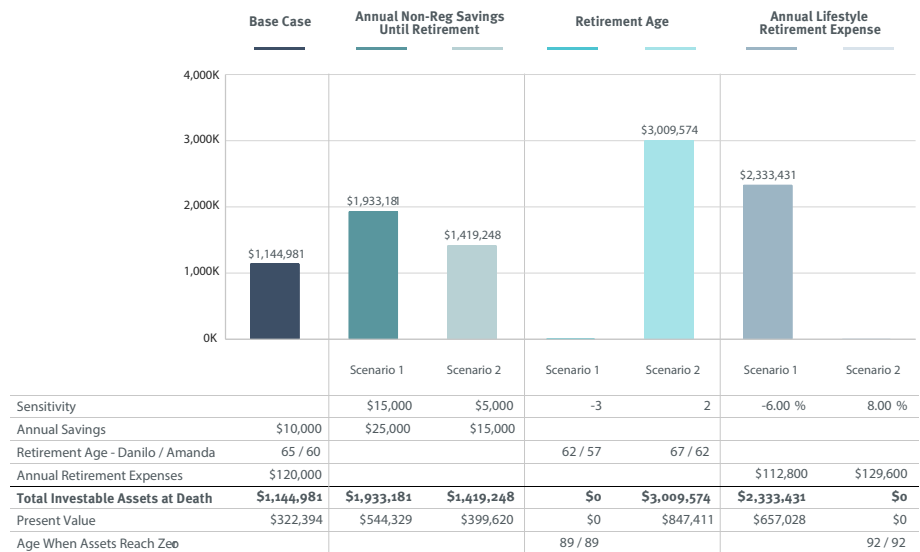
Estate impact analysis graph



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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For more information about myGPS™, please contact us today.