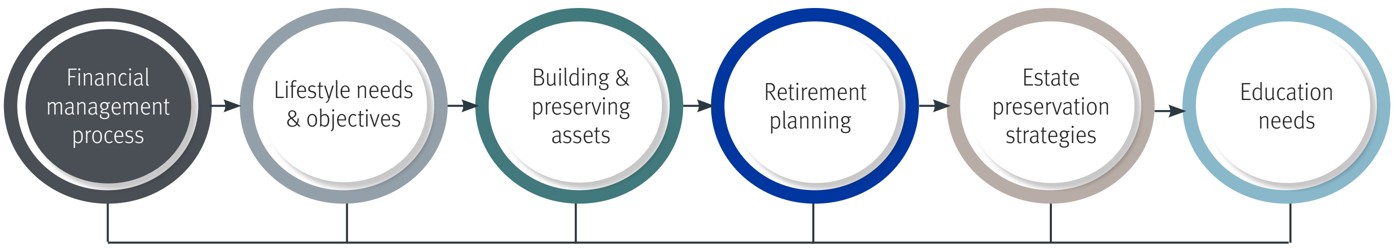
RBC Dominion Securities Inc.

Financial management process

Joseph Sardo, BA, CFP, CIM
Vice-President and Portfolio Manager

First, Joe will help you clarify and prioritize your needs and goals.



Needs analysis

Investment | Family | Lifestyle | Retirement | Insurance | Education

Financial life management

- Giving more to your favourite charity
- Leaving a lasting legacy for your family
- Keeping heirlooms in the family
- Building and preserving assets
- Retirement planning
- Funding a child or grandchild's education
- Caring for aging parent(s)
- Preserving your wealth and minimizing taxes
- Structuring your Will
- Meeting liquidity needs
- Preparing for untimely illness, disability or death (income replacement)

Wealth Management
Dominion Securities

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

Investment considerations (personal and corporate)

- Objectives
- Time horizon
- Risk tolerance
- Growth expectations
- Income needs
- Asset growth
- Tax minimization
- Portfolio flexibility
- Investment Policy Statement

Professional services

- Tax minimization
- Will and estate planning
- Asset protection
- Trusts
- Offshore investments
- Business planning
- Insurance
- Shareholder agreements

Financial management plan components

- Goals and objectives analysis
- Assessment of risk tolerance
- Written plan for investments
- Client communication and education
- Assessment of tax considerations
- Ongoing reviews
- Investment alternative evaluation
- Assets allocation and rebalancing
- Coordination with other wealth management advisors and professionals
- Portfolio performance monitoring

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