Wealth Management
Dominion Securities


# Professional portfolio solutions

Joseph Sardo, BA, CFP, CIM
Senior Portfolio Manager & Wealth Advisor

As you enjoy greater success in life, your financial affairs will become more complex and demand more of your time – time that you may prefer to devote to your other interests and responsibilities. When you reach this stage, our investment management services can help you reclaim the lifestyle you want.

## Private Investment Management

- An investment portfolio that is completely customized to your goals and financial requirements
- Asset selection, monitoring and rebalancing based on your Investment Policy Statement (IPS), which documents your goals, needs, risk tolerance and more
- Access to pension-style investment management with a private client experience
- Constant portfolio monitoring by a third party, the Portfolio Implementation and Risk Group

## Individually managed portfolio

- A custom-diversified portfolio that fits the economic outlook
- Delegate selection of high quality companies in each sector
- A disciplined process for making changes to the portfolio
- Direct ownership of securities

## ETF portfolio

- A diversified global portfolio
- Market exposure to many asset classes
- Tactical, cost-effective and tax-efficient
- Ability to trade like stocks on an exchange for added liquidity
- Limited individual stock risk

## A+ portfolio

- Access to high-calibre institutional money managers
- Comprehensive, multi-level diversification
- Risk managed via multiple managers
- Research provided on various managers
- Mutli-style and multi-asset portfolio

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# Private Investment Management

As you pursue your goals, you may discover that you have less and less time to focus on important matters such as the management of your wealth. Private Investment Management is our premium advisor-managed service, designed to free your time by delegating your important financial responsibilities to a highly qualified, dedicated investment professionals.

- Your portfolio is built from the ground up by your personal portfolio manager.
- Your portfolio manager can take advantage of investment opportunities quickly and efficiently because your approval is not required for every single transaction.
- Detailed guidelines established in your Investment Policy Statement ensure that every investment decision is made with your goals, needs and risk tolerance in mind.
- We have total flexibility in the design and rebalancing of your portfolio.

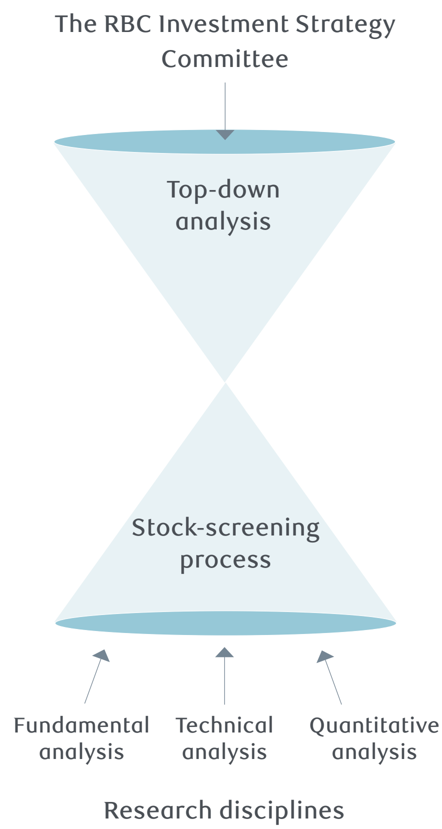
# Individually managed portfolio

The RBC Investment Strategy Committee, comprised of our leading economists, research analysts and portfolio strategists, meets quarterly to provide recommendations regarding:

- Economic outlook, interest rates, corporate earnings and equity valuations
- Asset allocation between equities, fixed-income and cash
- Sector allocation between four major economic sectors – industrial, interest sensitive, consumer and resource

The portfolio management process is highly disciplined, ensuring proper asset selection, diversification and monitoring:

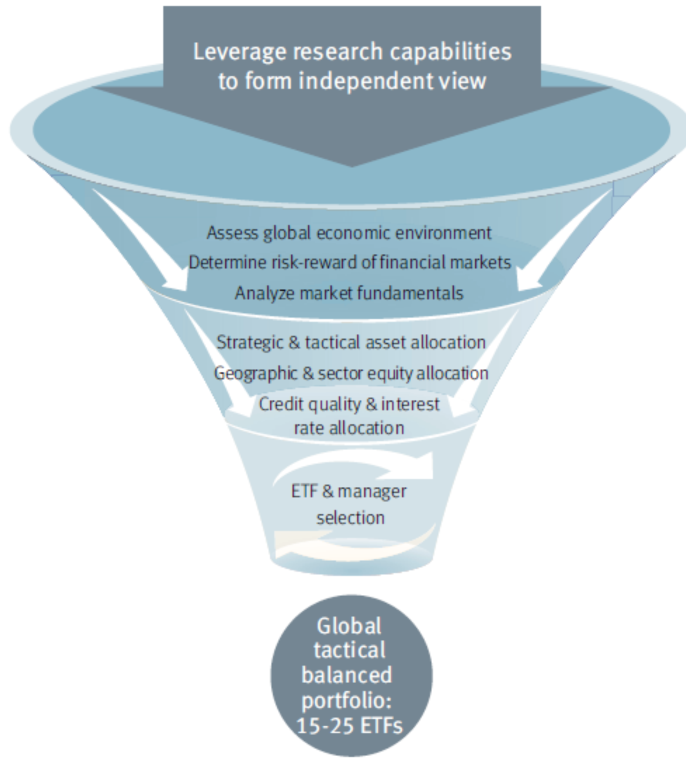
- Individual companies are assigned a score based on three research disciplines: fundamental, technical and quantitative.
- Bottom-scoring companies are eliminated from universe of stocks.
- An independent selection committee applies a qualitative screen.
- The end result is a list of quality companies suited to the forecast environment.

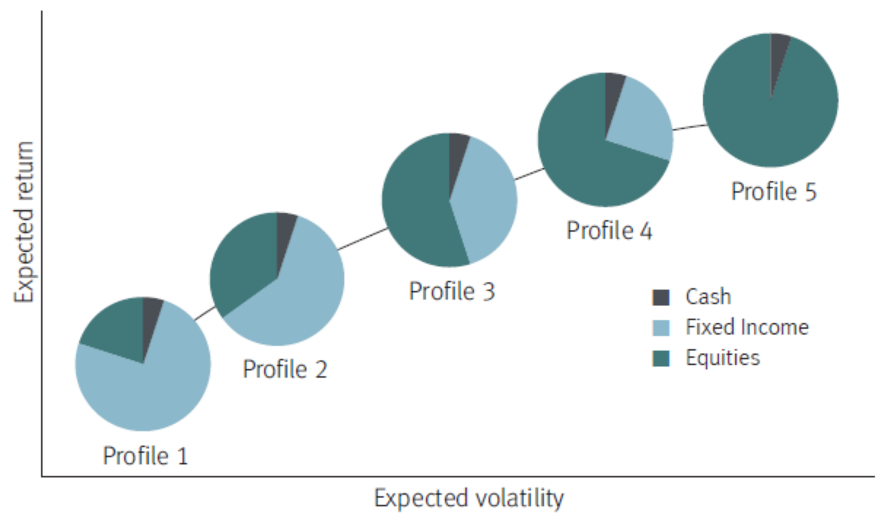


# ETF portfolio

- This cost-effective, one-stop portfolio solution delivers access to a global, tactical asset allocation strategy.
- Your portfolio's dynamic mandate affords flexibility to shift the asset mix based on the relative merits and risk/reward of equities, bonds, sectors and regions. This flexibility is complemented by broad-based exposure to the major industries, underpinning the overall stability of the portfolio.
- Investment decisions are informed by research input from RBC Capital Markets, RBC Global Asset Management and RBC Wealth Management.
- Third-party research partners provide complementary intelligence in areas such as macroeconomics, leading economic and financial indicators, fundamental evaluation of individual sectors and geographic regions and technical analysis.

**Asset allocation process**



# A+ portfolio

- 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.
- You have the ability to own the underlying stocks and bonds in your A+ Portfolio and gain the benefits that come with that ownership.
- 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.
- Gain an integrated view of your overall financial affairs through A+ consolidated account reporting.
- 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.
- Focus your attention on achieving your overall financial goals, rather than the day-to-day details of buying and selling investments.

**Thank you for your interest in portfolio management with Joseph Sardo and his team at RBC Dominion Securities. For more information, or to schedule a complimentary consultation, please contact us today.**