



Stephen Poon

B.SC., MBA, CFP, CIMA

Vice President and

Portfolio Manager

416-733-5182

stephen.poon@rbc.com

www.stephenpoon.ca

Natalie Yam

Associate Advisor

416-733-5166

Emily Fung

Associate

416-733-5178

RBC Dominion Securities

5140 Yonge Street, Suite 1100

North York, ON M2N 6L7

Fax: 416-733-5459

Toll-free: 1-800-361-7459

PRIVATE
INVESTMENT
MANAGEMENT™

Private Investment Management

The freedom to live the life you want

As you enjoy greater success in life, your financial affairs will invariably become more complex and demand more of your time – time that you would prefer to devote to your other interests and responsibilities.

To help you delegate the management of your financial affairs with confidence, we are pleased to offer Private Investment Management. Our premium level of discretionary wealth management, it is ideally suited for:

- Busy entrepreneurs, professionals and executives
- Retired individuals who travel or would rather dedicate time to other interests and pursuits
- Individuals responsible for family investments
- Not-for-profit organizations, foundations and endowments

ACHIEVE YOUR GOALS WITH CONFIDENCE

With Private Investment Management, you can be confident that your portfolio will be managed according to the highest standards. In consultation with you, your portfolio will be constructed with such factors as your growth requirements, income needs and risk tolerance in mind.

We handle all the details on an ongoing basis, working within specific guidelines established in your Investment Policy Statement. In addition, an extensive team of RBC Dominion Securities professionals supports us with:

- Investment strategy and research
- Recommendations on securities held in your portfolio
- Reviews of your account
- Management of risk (e.g. lawyer, accountant, etc.)

We are able to take advantage of investment opportunities quickly and efficiently because your approval is not required for every single transaction. A careful process involving robust investment management guidelines, checks and balances, and formal reviews ensures that your portfolio is managed to the highest standards of ethics and professionalism.

THE HIGHEST CREDENTIALS AT YOUR SERVICE

Only a select group of highly qualified advisors are able to offer discretionary portfolio management services through Private Investment Management. To qualify, an advisor must have extensive experience advising clients and substantial assets under their direct management. Only by meeting these high standards, and completing rigorous academic coursework, can an advisor become an accredited discretionary manager.

THE FRAMEWORK FOR SUCCESS

1. Create your Investment Policy Statement

The first step is to draft your Investment Policy Statement – the document that guides us in making day-to-day investment decisions for your portfolio. Your Investment Policy Statement, created individually for you, takes into account your return expectations, income requirements, risk tolerance, time horizon, unique preferences and other factors.

Taking all these factors into account, we recommend an ideal asset-allocation model for your portfolio. How your portfolio is allocated among the three main asset classes – cash, fixed income and equities – is the single most important factor in determining the balance between managing risk and providing higher returns.

2. Construct your portfolio

Based on your ideal asset-allocation model, we will select an appropriate combination of investments for your portfolio. In selecting your investments, we combine an understanding of the “big picture” – overall global economic and market trends – with fundamental research of individual investment opportunities. Senior economists, portfolio strategists and research analysts from various parts of RBC augment our insights in these key areas.

3. Manage your portfolio

Market and economic conditions change. Your personal situation and goals will also change. As a result, it is essential to make appropriate adjustments to your portfolio. We will make day-to-day investment decisions on your behalf to respond to and anticipate the changing market and economic landscape. If the outlook for a certain sector of the economy brightens, we may increase your holdings in that sector. Similarly, if the outlook for a certain region of the world improves, your portfolio will be adjusted accordingly within the guidelines established in your Investment Policy Statement.

4. Review and monitor your portfolio

Your portfolio is constantly monitored by a third party, the Portfolio Implementation and Risk Group. This group ensures your portfolio is managed according to the terms of your Investment Policy Statement, as well as core Private Investment Management guidelines designed to ensure you hold quality investments and a suitable asset mix for your situation.

5. Adjust your investment strategy

We will also meet with you on a regular basis to review your portfolio and get an update on your personal and financial situation. Your goals are likely to change over time, and your Investment Policy Statement and portfolio need to reflect these changes.

6. Keep you informed of your progress

You will receive a monthly account statement that details the activity in your portfolio and provides the current market value of all your positions. In addition, you can receive a quarterly rate-of-return calculation. You also have access to your accounts and timely market information through our secure private client website, DS Online.

Take the next step to Private Investment Management

If you desire greater freedom to focus on what’s really important to you, and the confidence of knowing that your portfolio is in the care of trusted professionals, we invite you to consider Private Investment Management. Please contact us for more information.