



A+

THE PROGRESSION OF WEALTH MANAGEMENT

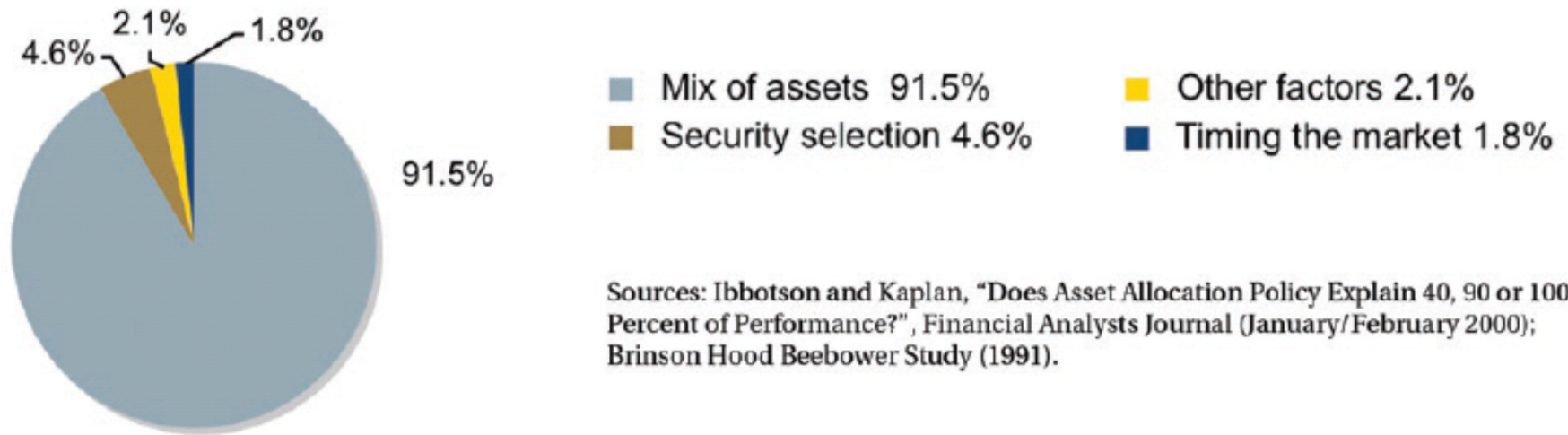
The evolution of wealth management



The Unified Managed Account (UMA)

- The UMA builds on the SMA's advantages, accurately and efficiently overlaying an asset allocation strategy to all the manager portfolios/models in a single custody account.
- It can also hold individual mutual funds, pools and ETFs – and apply the overarching asset allocation to these as well.

The importance of Asset Allocation

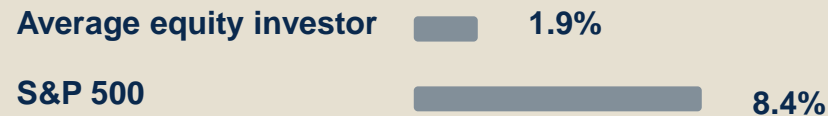


Sources: Ibbotson and Kaplan, "Does Asset Allocation Policy Explain 40, 90 or 100 Percent of Performance?", *Financial Analysts Journal* (January/February 2000); Brinson Hood Beebower Study (1991).

The real cost of emotional investing

The real cost of emotional investing

Individual investors tend to underperform the markets, largely because they make frequent changes in response to market fluctuations.



Source: Quantitative Analysis of Investor Behavior (Dalbar Inc., 2009). Returns include reinvestment of dividends, but do not assume any transaction costs, taxes, management fees, or other expenses.

The A+ framework for success

The A+ Portfolios framework is comprised of two key components:

1. Aligning your portfolio's overall asset allocation with the most current thinking of our RBC Investment Strategy Committee.

2. Populating your portfolio with carefully chosen investments to achieve your individual financial goals.



The result – a rational framework for investment decision-making that removes the emotions and guesswork from investing.