Wealth Management
Dominion Securities

A+ investment program

Simplifying your complex financial affairs

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With most investment programs, you are fit to the program. With A+, the program is fit to you. A+ is a comprehensive, integrated and lifelong program that can evolve with you. Whether you're investing for yourself, your family, your foundation or your business, an A+ Portfolio can be tailored to your needs.

You will benefit from A+ if you:

- Lack the time to manage your own investments due to your family, business or career obligations.
- Prefer the convenience of delegating day-to-day investment decisions to exceptionally qualified professionals.
- Want to remove all the emotions and guesswork from investing.
- Face multi-faceted financial concerns, from reducing your high tax burden to judiciously optimizing your investment capital to protecting your family's wealth for future generations.
- Wish to simplify your complex financial affairs with an integrated wealth management solution and consolidated account reporting.

The A+ advantage:

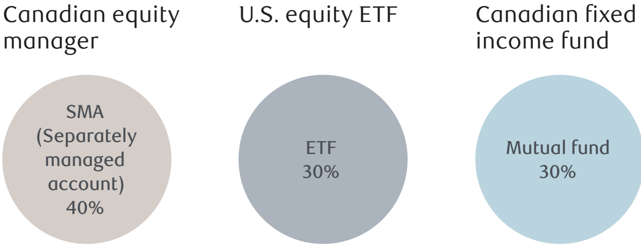
- **Access and customization.** Select from an extensive universe of carefully screened institutional money managers at lower investment minimums, mutual funds and Exchange-Traded Funds (ETFs) – and bring them all together within a single account.
- **Direct ownership.** You have the ability to own the underlying stocks and bonds in your A+ Portfolio and gain the benefits that come with that ownership.
- **Ongoing research and due diligence.** 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.
- **Consolidated reporting.** Gain an integrated view of your overall financial affairs through A+ consolidated account reporting.
- **Rebalancing.** 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.
- **Simplify.** Focus your attention on achieving your overall financial goals, rather than the day-to-day details of buying and selling investments.

RBC Dominion Securities Inc.

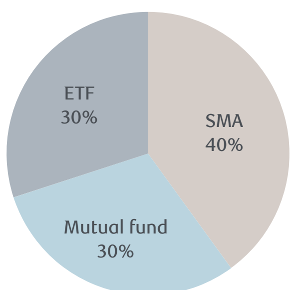
How A+ works – a representative portfolio

Consider a moderate investor with a $500,000 portfolio with the following asset allocation and multiple account structure:

1. Traditional portfolio structure (multiple accounts)

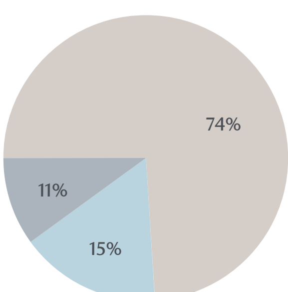


2. Existing portfolio in A+ structure (single account)



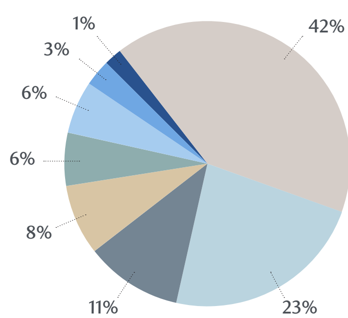
3. Further asset mix enhancements using A+ structure

Geographic mix



- Canadian
- International
- U.S.

Asset & style mix



- Canadian equity
- Canadian fixed income
- U.S. large cap core
- Global fixed income
- International equity
- Canadian short term fixed
- Money market
- Emerging markets

Recommended A+ portfolio highlights

- Enhanced diversification by incorporating multiple investment managers and vehicle types along with expanded asset and style categories to lower volatility
- Increased overall weighting to fixed income given client's moderate risk tolerance and expanded fixed income allocation representing exposure to Canadian fixed income, including short-term duration, and global fixed income
- Expanded the portfolio's equity weighting exposure to include Canadian equity, U.S. equity, international equity, and emerging markets
- Tax benefits by harvesting capital losses that can offset taxable capital gains
- Consolidated reporting on a quarterly basis that details your asset mix, overall portfolio performance and transactions

Through A+ you can achieve a streamlined approach with enhanced diversification; exposure to a broader range of asset classes, investment vehicles and styles; and greater transparency within a single, tax-optimized portfolio.