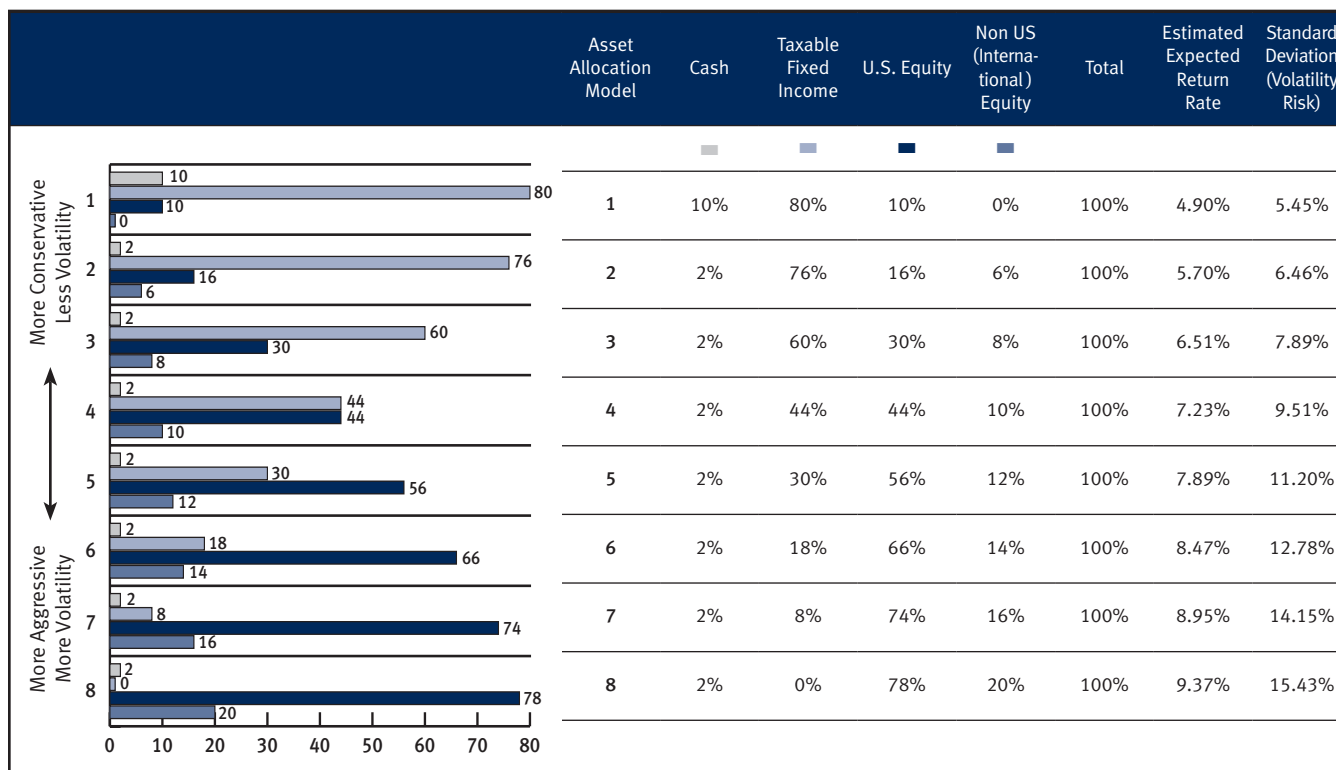


Asset Allocation Model Guidelines



These asset allocation models represent possible allocations based on responses to questions regarding personal circumstances, financial goals and individual risk tolerance. Asset allocation is only one of the pieces having varying degrees of importance in the overall performance of an investment vehicle. Past performance is never a guarantee of future results. There is no guarantee or assurances the portfolio you choose will produce the same results as any of the portfolio asset allocation models illustrated.

These scenario assumptions are used in conjunction with Custom Portfolio Planning® and are subject to change. While historical returns have been used as part of the input to generate these assumptions, past performance may not reflect and does not guarantee future performance. Estimated expected return rates should not be construed as projecting actual returns of your specific investments.

This information is not intended to be used as the primary basis of investment decisions. Because of individual client requirements, it should not be construed as advice designed to meet the particular investment needs of any investor.

The estimated expected return rates are forward looking projections based on current market conditions. The following components are considered when determining estimated expected return rates: forward looking assumptions, historical returns, dividend yield, rate of corporate earning growth, and changes in the price/earnings ratio, projected inflation, asset class risk premiums and on more subjective considerations that involve economic forecasting.



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