Portfolio Focus®

YOU'RE READY FOR PERSONAL INVESTMENT MANAGEMENT

Like all successful people, you have a busy schedule. Between work, family, social and civic commitments, you may not have the time it takes to maximize the potential of your investments.

And it *does* take time. And knowledge.

You must have insight into what's going on in the financial markets. You have to stay on top of your individual holdings. And you need to know how — and when — to make the right moves.

Why not enlist the services of a personal portfolio manager? Imagine the benefits of working with someone who understands your unique investment goals and objectives… someone who closely follows the financial markets each day…someone with access to the important information that moves the markets…and someone who can carefully adjust your holdings when the market dictates a change.

Through RBC Wealth Management's® Portfolio Focus program, you'll be working with a seasoned professional who can make investment decisions on your behalf. You'll free up your time — and simplify your life.

CONSIDER ALL THE ADVANTAGES YOU'LL GET FROM PORTFOLIO FOCUS

Expertise

Only a select group of RBC Wealth Management's Financial Advisors qualify to serve as Portfolio Focus portfolio managers. These individuals possess the knowledge and experience to carefully evaluate the best investment ideas available.

Not only will they customize your portfolio to meet your specific needs, but they will also position your portfolio to take advantage of any opportunities the market presents. Of course, our portfolio managers also demonstrate personal integrity and provide superior client service and supplement their years of experience with advanced training in portfolio management.

Personalized Portfolio Management

Your RBC Wealth Management portfolio manager will take the time to learn all about you — your financial situation and goals, your investment preferences, your time horizon, your tolerance for risk. Armed with this knowledge, he or she can create and maintain a portfolio that's customized to your needs.

Timely Investment Decisions

Your portfolio manager will continually evaluate your portfolio to ensure that it's aligned with your goals. If changes need to be made, or if new opportunities present themselves, your portfolio manager will be ready to act quickly on your behalf.

Accessibility

As a Portfolio Focus client, you have direct access to your personal portfolio manager. Your manager will be readily available to address any questions or concerns you may have.

Comprehensive Reporting

With Portfolio Focus, you will always know exactly where you stand. You'll receive monthly statements and transaction confirmations. You will also have access to your account information online through RBC Wealth Management Connect — 24 hours a day, 7 days a week.

RBC Wealth Management®

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Asset-Based Fee Structure

No commissions are involved in Portfolio Focus transactions. Instead, you pay one quarterly fee, based on your total assets under management. Consequently, your portfolio manager's compensation is tied directly to your portfolio's performance — not to the number of trades.

Flexible Billing Cycles

You select the billing cycle that is most convenient for you.

- *Cycle 1 (calendar quarters, default)* — January, April, July, October
- *Cycle 2* — February, May, August, November
- *Cycle 3* — March, June, September, December

OUR RESOURCES STAND BEHIND YOUR MANAGER

RBC Wealth Management has been helping clients reach their financial goals since 1909. Since then, we've built a reputation for integrity, expertise and commitment to client service.

Today, we're one of the country's largest full-service securities firm — which means we have all the resources your portfolio manager needs, including the following:

- *Analysts* — RBC Wealth Management's equity and fixed-income analysts are widely recognized for their performance and are frequently cited in the national financial media.
- *Research* — In addition to receiving our own in-house research, your portfolio manager has access to research generated by some of the leading names on Wall Street.
- *Product Specialists* — Your portfolio manager can draw on support from RBC Wealth Management experts in estate planning, retirement planning, insurance, college financing and small-business needs.

BRING YOUR INVESTING INTO FOCUS

Is Portfolio Focus for You?

It is — if you want the comfort and reassurance of knowing that your investments are being managed by a trusted portfolio manager who knows your needs, and who will always act in your best interests.

It's time that you got the most from your investments. To find out more about Portfolio Focus, please contact your RBC Wealth Management Financial Advisor.

RBC Wealth Management does not provide tax or legal advice. We will work with your independent tax/legal advisor to help create a plan tailored to your specific needs.

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