

RBC Total Portfolio

ONE ACCOUNT... MANY SOLUTIONS

RBC Total Portfolio is an innovative investment management program that allows you to bring your investments together in one account, receive professional money management, strategic tax management services, and consolidated reporting — all for one fee, based on the value of your account.

A DISCIPLINED INVESTMENT PROCESS

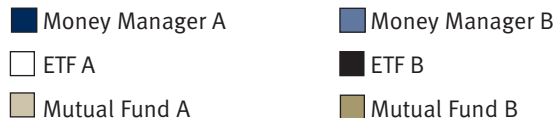
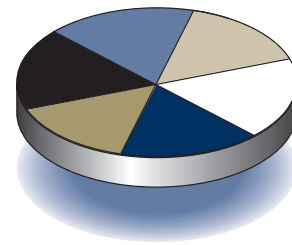
Selecting investment managers and asset classes that are most appropriate for your situation and goals is fundamental to a successful investment strategy. Your RBC Wealth Management® Financial Advisor brings the experience, insight and breadth of resources required to present you with personalized investment recommendations.

A PERSONALIZED PORTFOLIO

You'll have access to a variety of investments, including:

- Professional Money Managers
- Mutual Funds
- Exchange Traded Funds (ETFs)

Furthermore, you'll have the flexibility to select or build a portfolio that is most appropriate for you. With RBC Total Portfolio, you may choose an investment allocation strategy selected by RBC Wealth Management, modify it to suit your needs, or build your own from the wide range of available investments.



A SIMPLIFIED APPROACH

You'll reap the benefits of having your investments located in one, centralized account:

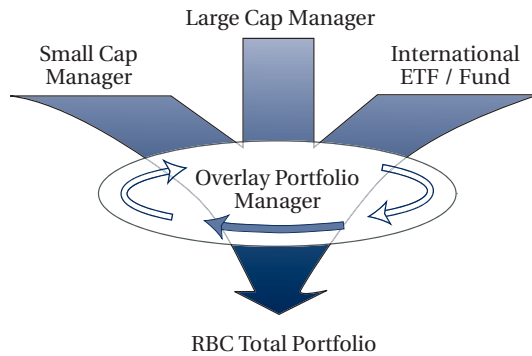
- *Diversification in one account* – With RBC Total Portfolio, your assets placed with money managers, mutual funds and/or ETFs can all be in the same account.
- *Automatic rebalancing* – Inherent to your RBC Total Portfolio is a disciplined rebalancing process, which is implemented across all investments in your portfolio.
- *Tax management services* – By monitoring for wash sales and short-term gain exposure, we are able to identify opportunities to improve tax efficiency. This tax management service is available to any taxable RBC Total Portfolio account utilizing money managers.
- *Consolidated in-depth reporting* – RBC Total Portfolio allows you to implement an asset allocation strategy in one account, so you will receive only one consolidated monthly statement, one consolidated quarterly portfolio review and one tax statement. By consolidating each asset class in the same account, it's easier to review your investments' progress as an overall portfolio.



RBC Wealth Management®

RBC Total Portfolio, continued

- **Simplified account opening process** – Instead of completing paperwork for each investment, you need only complete one straightforward Investor Profile and one contract for your entire portfolio.
- **Overlay portfolio management services** – RBC Wealth Management’s overlay portfolio manager, Placemark Investments, coordinates the trading activity of the money managers, mutual funds and ETFs in your account.



At RBC Wealth Management, we’re focused on your long-term investment success. Our Financial Advisors specialize in identifying, anticipating, and delivering customized investment solutions to the sophisticated investor.

To learn how RBC Total Portfolio can help you meet your long-term financial needs, contact your Financial Advisor today.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax implications of your investments should be made in connection with your independent tax advisor.

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