Wealth Management
Dominion Securities

Cullen Wealth Management
RBC Dominion Securities

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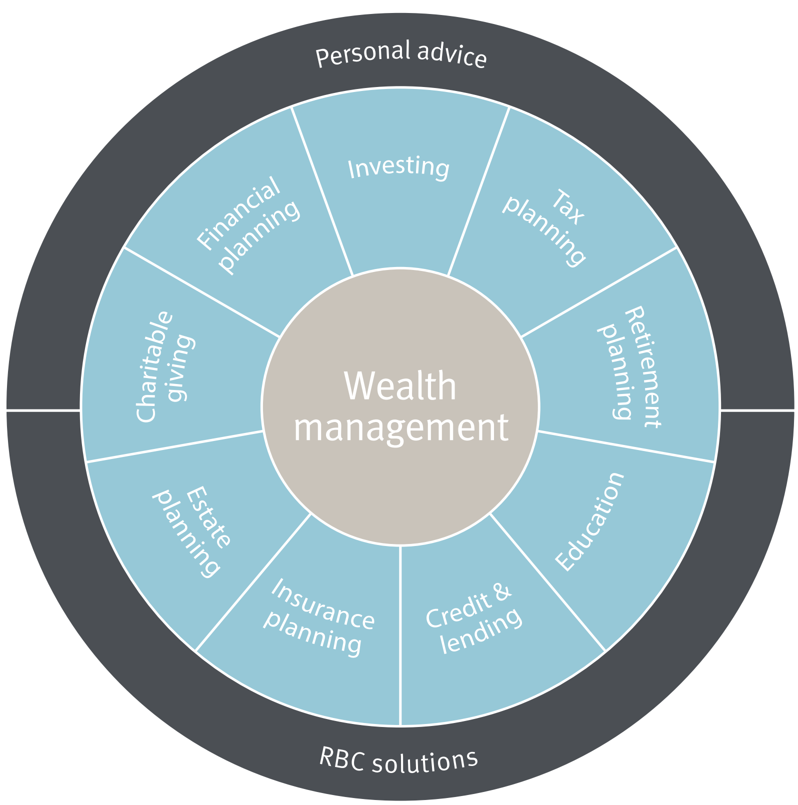
A comprehensive approach to building and protecting wealth

To help you meet your various goals, we take a comprehensive approach that extends beyond investing to encompass lifestyle protection, retirement planning, intergenerational wealth transfer and legacy creation. With the expert support of our industry-leading RBC Wealth Management Services team, we can help you address your specific financial, tax, retirement and legacy planning concerns.



To get started with your own personalized wealth management plan, or to learn more about how we can help you reach your family's financial goals, please contact us today.

Your roadmap for the future

Wealth management is a comprehensive approach to achieving your financial and life goals. It extends beyond investment advice to help you protect your wealth for the future, plan for retirement and create a legacy for the future as you think ahead to transferring your wealth to your family or charity.

With the wealth management approach, you also gain the confidence to make sound financial decisions, plus the freedom to live life as you envision it. It also provides a clear roadmap for your family's future by addressing your financial needs at each life stage. Every step of the way, we will be there as your personal guide.

The wealth management approach can help you to:

- Clarify individual needs
- Establish specific goals
- Bring together the right expertise and solutions to manage your wealth

Bringing the big picture into focus at each life stage

Getting the right investment advice is a key part of managing wealth. But it's just one part of a bigger picture. You may also need to manage ongoing finances, minimize taxes or structure your estate in a tax-efficient manner.

Because these various aspects of managing your wealth are all interconnected, we will create a total, coordinated wealth management strategy that addresses your financial concerns at each stage of life:

- **Accumulating wealth** – growing assets for future goals like retirement
- **Protecting wealth** – maintaining assets to protect financial well-being
- **Converting wealth** – creating an income stream to live an ideal retirement lifestyle
- **Transferring wealth** – creating a lasting legacy for family and other beneficiaries

North America's premier wealth management group

Investment management is just one key part of a well-rounded wealth plan. To help you complete your financial picture, we'll help you access a wide range of wealth management services, including financial planning, Will and estate consultations, insurance-based wealth preservation, tax-minimization strategies and philanthropy, working together with your other professional advisors, such as accountants, lawyers and private bankers.

We also offer the following consultations and services through our RBC Wealth Management Services team:

- Financial planning
- Will and estate consultation
- Insurance assessment
- Strategic tax-minimization review
- High-net-worth planning

To help complete your financial picture, we'll help you access a wide range of wealth management services.

The five step wealth management process

We follow a disciplined five-step process in order to provide comprehensive wealth management.

1. Introduction – We introduce the wealth management services we provide, both today and on an ongoing basis as your needs evolve over time.

2. Discovery – We gain a deeper understanding of your individual needs, goals and circumstances to help clarify your financial objectives. This includes gathering together important financial information, such as statements.

3. Strategy – Next, we analyze your financial and personal information to match your objectives with smart, time-tested strategies.

4. Solutions – We develop thoughtful and creative solutions tailored to specific objectives, drawing from a wide selection of world-class products and services.

5. Service – We conduct regular reviews to ensure your financial objectives are being met in light of changing needs and market and economic cycles.

Coordinating your affairs to simplify your financial life

What does a comprehensive wealth management strategy include?

Investing

- Custom-design your portfolio based on your needs for income, growth and security
- Diversify to manage risk and achieve return objectives
- Review and rebalance on an ongoing basis

Financial planning

- Clarify your financial goals
- Create a net-worth statement
- Recommend planning strategies

Tax planning

In consultation with your tax advisors, we can help you identify tax-minimizing strategies that can:

- Protect your wealth
- Enhance your after-tax retirement income
- Minimize estate taxes

Estate and legacy planning

- Identify opportunities to protect your estate for your family
- Help simplify estate settlement
- Help you create an enduring family legacy

Retirement planning

- Maximize retirement savings and income
- Coordinate transition into retirement
- Assist with business succession

Insurance planning

- Protect your financial security
- Enhance your after-tax wealth
- Minimize impact of estate taxes

Credit and lending

We can introduce you to an RBC banker to assist with:

- Cash flow management
- Personal credit and lending
- Business financing and leasing

Education

- Assist with tax-advantaged strategies to fund a family member's education