RBC Dominion Securities Inc.

Our Client Experience

Wealth Management
Dominion Securities

Your Client Experience with the Harris-Lowe Group

Our Goals for You

- Begin (and maintain) our relationship with you by designing a ‘Financial Roadmap’ that aligns to your goals and objectives and clearly illustrates how you are going to get to your ***‘Financial Independence’*** destination
- Clearly define how we will help guide you to your desired destination
- Provide you with all required resources for the trip

Understand ‘You’ to design your ‘Roadmap’

Implement and maintain using the resources required

Get you to your desired destination!

Introducing RBC Dominion Securities

Wealth management services designed for you:

- Serving clients since 1901, today RBC Dominion Securities is Canada's leading full-service wealth management firm with over 400,000 clients and $250 billion in assets under administration*
- Our services are provided through your personal Investment Advisor, who can custom-design an individual plan for you
- Access all types of investments, including:
  - Domestic and global investments
  - An award-winning selection of fixed-income investments**
  - Equity investments backed by top-ranked capital markets research and investment strategy
- Our wealth management approach encompasses money management, financial planning, tax minimization and estate planning

* Calculated as of February 2016. Please ask us for the most up-to-date figures.

** Greenwich Associates, 2012-2015. Named #1 Canadian Fixed-Income Market Share Leader, Canadian Fixed-Income Sales Quality Leader, Canadian Fixed-Income Trading Quality Leader

Who We Can Help

- Investors who prefer to work with a professional advisor to help them manage assets anywhere between $250,000 and $100 million
- Individuals and families requiring professional assistance achieving their financial goals, including:
  - Building savings for future goals like retirement
  - Maximizing retirement income
  - Transferring wealth in a tax-efficient manner
- Self-incorporated professionals and business owners requiring assistance managing personal and business assets
- Estates, foundations and charitable organizations requiring professional investment management

Wealth Management Services

- Personal investment advice
- Portfolio management
- Financial planning
- Education savings
- Retirement planning
- Maximizing your retirement income
- Will and estate planning
- Protecting your wealth
- Charitable giving

Investment Solutions

- Treasury Bills
- Commercial paper
- Guaranteed Investment Certificates (GICs)
- Government bonds
- Corporate bonds
- Strip coupons
- Annuities
- Mortgage-backed securities
- Commodities
- Income trusts
- Real estate investment trusts
- Royalty trusts
- Preferred shares
- Common stocks
- World-class money management programs
- Mutual funds
- Equity-linked notes
- Options
- Insurance
- Segregated funds

Keeping You Informed

- Check your progress from the convenience of your personal computer through our secure private Internet site 24 hours a day, seven days a week
- Several online services are available, including:
  - Account summary, activity and order status
  - Quotes on equities, options and mutual funds
  - Customizable “Watchlists” of securities you wish to track
  - Market and business news from Reuters
- Access to capital markets research

Your Account Statement

- You will receive an account statement every quarter, or monthly when there is activity in the account
- In addition, you will also receive a quarterly portfolio review statement, which shows how the value of your portfolio has changed over various time periods
- Certain programs also offer specialized account statements

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RBC Dominion Securities Inc.
Statement of Your Account **SEPT. 30 2012**
RRSP (Cdn $) (1)

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Mr. John Smith
123 Your Street
Anytown, Anyprovince
Canada A1B 2C3

Your Account Number: 000-00000-0-0
Trustee: Royal Trust Company
Date of Last Statement: August 29, 2012

YOUR ADVISORY TEAM: (2)

Your Investment Advisor(s):
Robert Allen
123-456-7890

Assistant(s):
Rosa Smith
123-456-7891

Your Branch Address:
Suite 1230, 45 Main Street
Anytown, Anyprovince
A1B 2C4

Your Branch Manager:
Mary McDonell
123-456-7892

FOR YOUR INFORMATION: (3)

RBC Dominion Securities is pleased to introduce your new Statement of Account. Should you have any comments or questions about your statement, your Investment Advisor would be pleased to discuss them with you.

ACCOUNT DETAILS (4)

Your Plan Type: SPOUSAL
Your Beneficiary:
JANE SMITH

ASSET SUMMARY (5)

	MARKET VALUE AT SEPT 30	PERCENTAGE OF MARKET VALUE
Cash	$24,832.80	3.02%
Fixed Income	$416,468.60	50.58%
Preferred Shares	$0.00	0.00%
Common Shares	$197,960.00	24.04%
Mutual Funds**	$167,961.00	20.40%
Foreign Securities	$16,100.00	1.96%
Managed Assets	$0.00	0.00%
Other	$0.00	0.00%
Total Value	**$823,322.40**	**100%**

INCOME SUMMARY (6)

	THIS MONTH	YEAR-TO-DATE
Dividends	$0.00	$2,375.52
Interest	$36.16	$15,494.06
Other	$0.00	$0.00
Total Income	**$36.16**	**$17,869.58**

CASH BALANCE (7)

ACCOUNT TYPE	OPENING BALANCE AT SEPT 01	CLOSING BALANCE AT SEPT 30
Cash	$24,796.70	$24,832.80

CONTRIBUTION SUMMARY (8)

	PERSONAL CONTRIBUTION	SPOUSE'S CONTRIBUTION
First 60 Days	$0.00	$3,500.00
Balance of Year	$0.00	$13,000.00

CIPF MEMBER

Wealth Management
Dominion Securities

RBC: A recognized leader in wealth management

- ✓ 5th largest global wealth manager by assets (2015)
- ✓ Best Private Banking Services Overall – Canada (2008-2016)
- ✓ Outstanding Wealth Manager – Customer Relationship Service and Engagement
- ✓ Outstanding Wealth Planning and Trust Provider
- ✓ Trust Company of the Year
- ✓ Morningstar Fixed Income Fund Manager of the Year (Phillips, Hager & North Investment Management)

- ✓ Best Overall Funds Group for eight of the past nine years: RBC GAM in 2015, PH&N Funds in 2007, 2008, 2010, 2011, 2012 and 2013 and RBC Funds in 2009
- ✓ Top Canadian Private Bank (2014-2016)
- ✓ Best PR Program (2016)
- ✓ #1 Bank-owned Investment Dealer
- ✓ #1 Advisor Overall Rating of their Firm

2015 Brokerage Report Card

- ✓ Best Private Bank in Canada
- ✓ Best Private Bank in the Caribbean
- ✓ Top 25 Most Admired Company - 2015
- ✓ Top 25 Trust Company - 2014
- ✓ Institutional Trust Company of the Year (2013-2015)

Wealth Management Dominion Securities