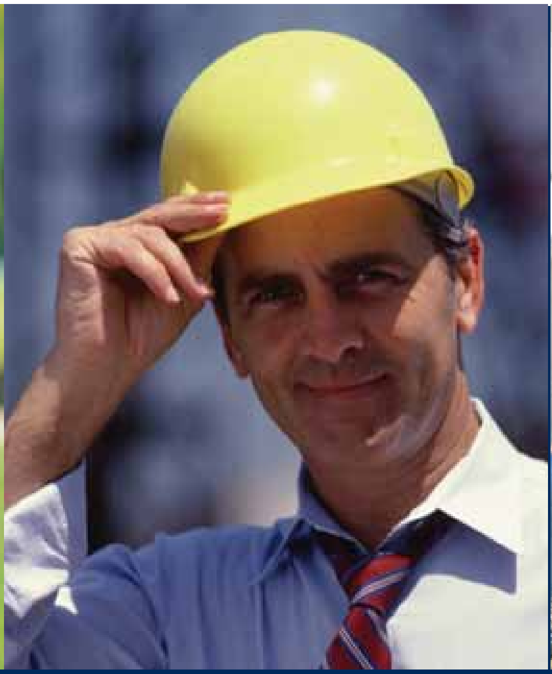


# Yamamoto Wealth Management Group
# RBC Dominion Securities

John Yamamoto, MBA, CIM, FCSI
Investment Advisor & Vice-President

## Wealth Management For Active Living

*Professional Wealth Management Since 1901*

RBC Dominion Securities

# Wealth Management Solutions Designed For You

*"It is not the strongest of the species that survive, nor the most intelligent, but the one that is most responsive to change."* Charles Darwin

As you make progress towards achieving your goals in life, you may discover your financial situation becoming increasingly complex. When you reach this stage in life, and require professional assistance with the management of your wealth, we can help.

Recognized as one of the leading investment advisory teams in Canada, Yamamoto Wealth Management Group of RBC Dominion Securities provides a comprehensive range of wealth management services designed to address your unique goals. To provide solutions you can be confident in, John Yamamoto is supported by a team of service-oriented specialists in Wills and estate planning, comprehensive financial planning, and global money management.

We offer a full range of products such as IPPs, family trusts, charitable trusts, RSPs, RIFs plus more.

# Who Can We Help?

Yamamoto Wealth Management Group of RBC Dominion Securities' investment strategies are designed to free up time for individuals, families, businesses and other organizations from the burden of daily wealth management.

We currently take on new clients including:

- Individuals and corporations (subject to a minimum account size)
- People who share our investment philosophy.
- People who want to delegate the day-to-day investment decisions to professionals.
- Successful and busy executives looking to enhance the growth of their wealth.
- Busy professionals who desire assistance with their personal assets and professional corporate assets.
- Referrals from other financial professionals who desire a reliable wealth manager for their clients.
- Business owners who need help managing their personal and business assets.
- Pre-retirees who want to make the most of retirement savings as they approach retirement.
- Widows and seniors who recently lost their key financial decision maker and desire some formal assistance in the administration of their wealth.
- Well-established families seeking professional guidance transferring wealth to the next generation in a tax-efficient manner.

*"Yamamoto Wealth Management of RBC Dominion Securities provides a trusted and advanced approach to investment advice and account management. The approach is professional and individual client-oriented"*

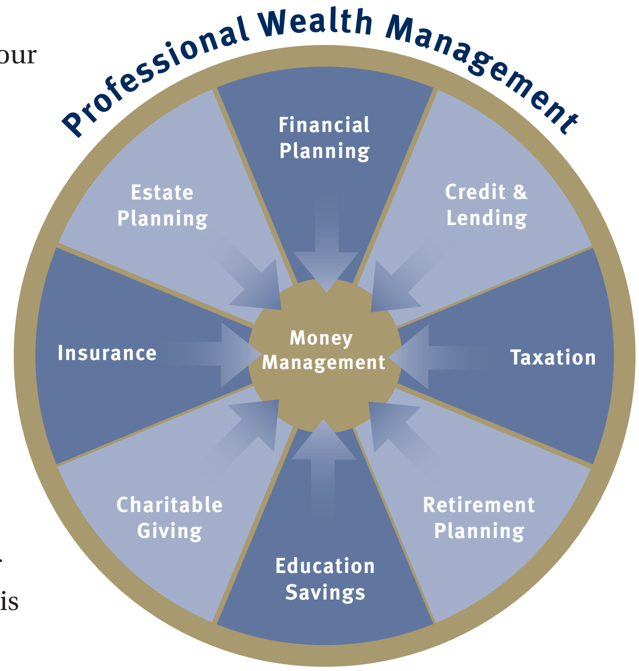
**R. Savage**

# Will I Achieve My Financial And Lifestyle Goals?

## Our Group's Goal-Based Approach

Quite simply, wealth management is all about achieving your life goals. John Yamamoto and his team recognize that money is merely a means to an end. It's about having the financial security you need to live your life the way you want. It's about enjoying your success, spending time with your family, and creating memories that last for generations.

While money is just a means to an end, it still requires professional attention. Most importantly, it requires professional attention that acknowledges all your goals in life – not just financial goals. In addition to helping you manage your investments and finances, we help you plan your retirement, save for a family member's education, protect your lifestyle, fund a major purchase or create your legacy. Whatever your goals, we can help. This is the essence of our approach to wealth management.




*There's more to wealth than money*
Wealth management goes beyond investment advice and money management to address a wide range of concerns related to both your financial and life goals.

# Having A Money Coach With A Disciplined Process Is The Key

Michael Jordon and Wayne Gretzky had coaches to keep them on track. To provide wealth management, we follow a disciplined five-step coaching process to keep you on track towards achieving your goals. A disciplined coaching process keeps you focused on what's important – helping you live life the way you want.

*Five-step coaching process*

- **Introduction** – We will introduce you to the wealth management services we provide, not just during our first meeting, but on an ongoing basis as your needs evolve and new services become available.
- **Discovery** – Together, we will gain a deeper understanding of your individual needs, goals and circumstances to help you clarify your financial objectives. This includes gathering together all your important financial information.
- **Strategy** – Next, we analyze your financial and personal information to match your objectives with smart, time-tested strategies.
- **Solutions** – We develop thoughtful and creative solutions tailored to your objectives, and delegate the day-to-day stock and bond trading to world-class money managers.
- **Service** – We regularly review your situation to ensure your financial objectives are being met in light of your changing needs. With ongoing annual reviews and annual progress reports you can measure your progress towards your investment goals.

# Guiding You Through Each Stage Of Your Life

Wealth management is an ongoing process to help guide you – and your family – through each stage of your life.

*Accumulating wealth – Growing assets:* Together we develop strategies to achieve your financial objectives, including planning for retirement, funding an education or preparing for a major purchase.

*Converting wealth – Tax-smart income and the impact of your income stream on your principal:* We put strategies in place to help you maximize your after-tax retirement income. We will help you determine which types of income-producing investments are most appropriate for you. We also track the impact of your investment withdrawals on your principal using our comprehensive financial plans. This is vital to give you some idea of the impact of withdrawals on your capital base.

*Protecting wealth – Risk management and the need to maintain assets:* To help protect your financial well-being, we use scientific risk management strategies to reduce risk. Our goal is to provide you with peace of mind, help maintain your independence and preserve family harmony or current lifestyle.

*Transferring wealth – Creating a legacy:* Working together with your other professional advisors, we will help create your legacy for family and charity, while addressing tax obligations and debts.


# Planning For A Prosperous Future?

Our unique approach seeks to answer some vital questions you may have with regards to your future. ***Will I have enough money to last the rest of my life? Am I saving enough to retire at the age I desire? What rate of return do I need to achieve my financial goals? Am I taking on unnecessary risk in my investment portfolio? What is my past and current rate of return from my investments?***

To answer these vital questions we use our comprehensive advanced financial planning software to put your goals on paper and then calculate to see if they are achievable in the time frame you want.

## Will I outlive my money?

Depending on your needs, we can provide an annual financial plan designed to help you build your financial future or, if you have more complex needs, an in-depth financial plan that leaves no stone unturned.

## Am I confident with my Will and estate plan?

A professional Will & Estate Consultant works closely with us to provide you with information on structuring your estate in an efficient and tax-effective manner. Following your Will and estate consultation, you will receive a report outlining various estate-planning opportunities for you to explore in further detail with your own lawyer or accountant.

## Do I have sound insurance strategies?

A highly qualified Insurance Specialist works with our team to help you create and preserve your wealth. We follow a comprehensive process to assess your needs and, if appropriate, recommend tax-exempt insurance products that will help you achieve your wealth management objectives.

## Who can I trust?

We also offer access to our network of professionals such as lawyers and accountants to help ensure that the various issues related to the management of your wealth are properly addressed. If you have existing relationships with professionals in these areas, we would be pleased to work together with them to coordinate our efforts.

## I wonder what is going on in the investment world?

The Yamamoto Wealth Management Group of RBC Dominion Securities offers clients a unique continuing education program that brings in key investment professionals to keep you informed of new and upcoming changes in the investment world. Our workshops and newsletters confirm our belief that knowledge and research are the foundation for good advice. We also believe the more educated our clients are, the more likely they are to understand our recommendations.

> ***"I am pleased with Yamamoto Wealth Management Group of RBC Dominion Securities' approach to investing and the willingness to listen to the Investor. I value their expertise."***
>
> **I Edwards.**

# Putting you first with a team of specialists

As our client, you will receive timely service and professional advice through our team approach. Our team members focus on different areas of client service, so you get the expert assistance you need when you need it.

## John Yamamoto | Investment Advisor & Vice-President

John Yamamoto studied investment theory formally and has a Bachelor of Commerce and a Masters of Business Administration (MBA) from the University of Alberta. He has also earned his Canadian Investment Manager (CIM) designation and has been named a Fellow of the Canadian Securities Institute (FCSI). John's unique approach is based on his keen insight into the future world of investing. As a top advisor, he has won numerous awards for excellence in the industry, and has been named a member of the firm's Executive Council.

For over a decade, John has been a faculty member and taught investment courses at Grant MacEwan College and the Edmonton Public School Board (Metro Continuing Education). John has appeared on TV programs including A-Channel's Big Breakfast show, and CTV's Profit Line as the stock market expert.

John was born and raised in the city of Edmonton and enjoys travelling around the world with his wife Yvonne and daughter Jillian. He believes that money is meant to be enjoyed and encourages his clients to create income from their investments to travel, golf and enjoy an active lifestyle.

## Doug McMahon | Associate Advisor

Doug McMahon has completed the fourth level of the Certified Management Accountant (CMA) program. He is responsible for account proposals, projections, reviews and re-balancing. Doug has been active in the community coaching kids' sports teams as well as volunteering with various charities. He is married to Amanda, has three children and enjoys golfing, camping and spending time with his family

## Rita Degenhardt | Associate

Rita Degenhardt, a former physiotherapist, joined the group in 2005. She has completed the Canadian Securities Course, Conduct and Practices Handbook (CPH) and Wealth Management Essentials Course and is fully licensed as an Investment Representative. Her responsibilities include all aspects of client account administration, meeting preparation and follow-up. Rita attended the U of A, and now resides in Spruce Grove with her husband Don. They have two daughters.

## Nicole Maksim-Piquette | Associate

Nicole Maksim-Piquette, graduated from the University of Alberta and taught English in Japan for one year. She then joined RBC Dominion Securities in 1994 and has been part of the group since 2003, working part-time. Nicole successfully completed the Canadian Securities Course and Professional Financial Planning Course. She is committed to providing our clients with exceptional service and spends her time managing client service plans, newsletters, surveys, communications and organizing superior client education and appreciation events. In her spare time she enjoys travelling, golfing and spending time with her family.

> ***"We both feel that John and his team are extremely competent and are looking after our investments so that we don't have to be concerned about market fluctuations. Keep up the good work."***
>
> **Vera J.W.**

## The resources of Canada's leading wealth management firm

RBC Dominion Securities has been helping investors achieve their goals since 1901. Today, RBC Dominion Securities is Canada's leading provider of wealth management services, trusted by more than 400,000 clients worldwide. As a member of RBC, Canada's most trusted financial institution, we also offer access to a complete range of financial services.Whether you are looking to build your financial future, protect what you have already built or create a lasting legacy for your family, we have the expertise and resources you need.

### *Take the next step – contact us today for a complimentary consultation*

*Nicole Maksim-Piquette, John Yamamoto, Doug McMahon, Rita Degenhardt*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***For additional information, please visit our website: www.johnyamamoto.com***

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