

Consulting Solutions



Wealth
Management

Successfully managing an investment portfolio requires skill, time and patience

Keeping up with the increasingly fast-paced world of investments can be overwhelming. With the constantly fluctuating markets, it can be difficult to distinguish the good information from the bad. How will you be able to verify the integrity of these sources?

Now, success depends on recognizing trends...anticipating areas of growth...making decisions based on the “big picture,” and capitalizing on these insights.

Professional investment managers, with years of experience and wide-ranging expertise, can successfully navigate the investment world. And with RBC Wealth Management’s Consulting Solutions program, these professionals are working for you. They’ll join forces with your personal RBC Wealth Management financial advisor to create and maintain an investment portfolio that’s tailored specifically to your needs, your goals and your tolerance for risk.

Personalized, professional money management — that’s Consulting Solutions.

Consulting Solutions: one service, many benefits

Consulting Solutions provides you with professional investment management — and a lot more. In fact, you’ll find that Consulting Solutions is a powerful, affordable, flexible service that can help you meet all your investment needs.

Consider the advantages of Consulting Solutions:

- **Choice of investment managers** — After thoroughly researching a wide array of leading national investment managers, RBC Wealth Management provides you with a select list of advisors from which you, in consultation with your financial advisor, will choose. You can select the investment managers employing a specific investment style or managing a portfolio of varying investment styles.
- **Ongoing personal service** — Your RBC Wealth Management financial advisor will consult with you regularly to keep you informed about the markets, your investments and the progress you’re making toward your goals.
- **Low account minimums** — Typically, investing with a private money manager requires a high account minimum. However, through Consulting Solutions, you can open an account with an initial investment ranging from \$100,000 to \$250,000, depending on the investment manager selected.
- **Simplified paperwork** — It’s easy to set up an account. You just need to complete one contract and risk profile questionnaire.
- **Comprehensive reporting** — You will receive monthly statements and transaction confirmations. You will also have the option to receive quarterly portfolio reviews which will keep you apprised of your portfolio’s performance and help you track progress towards your goals.
- **Full ownership of securities** — You own all individual securities and open-ended mutual funds or exchange-traded funds held in your Consulting Solutions account rather than a “slice of the pie.”
- **All-inclusive annual fee** — You’ll pay just one annual fee, assessed quarterly, for your Consulting Solutions account. The fee is based strictly on assets under management. Because you pay no commissions, you can be sure that all decisions made by your investment manager are made objectively — and on your behalf.
- **Advisory research process** — Our research process is objective and focuses on client needs. RBC Wealth Management’s Advisory Research Department utilizes both quantitative and qualitative analysis methods to evaluate investment managers. Our multi-step process helps ensure a consistent and objective evaluation.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

A process that works for you

To help build a strong portfolio, you want the best investment managers working for you. And that's exactly what you'll get with Consulting Solutions. But you need more than expert portfolio management — you need a well-mapped process to make sure that your specific needs are being met. Your financial advisor will help you every step of the way.

Understanding you and your goals

What do you want to achieve with your investments? A second home? A college education for your children or grandchildren? A retirement filled with travel and the time to pursue your own interests? To reach investment success, you first need to clearly define your objectives, your financial needs and your tolerance for risk. You and your financial advisor will work together to identify where you stand today — and what you want in the future.

Developing a customized investment strategy and profile

Based on your needs, goals and investment objectives, your financial advisor will develop a tailor-made investment strategy. This plan will guide your portfolio manager(s) and help your team make the best investment decisions for your assets. You choose your Consulting Solutions investment manager(s) from a list of premier investment professionals. Only investment managers that pass a comprehensive review by RBC Wealth

Management will be selected for your account. We analyze each manager's performance history and investment style.

This list is further refined by your financial advisor, who will evaluate which managers are best suited for your individual goals, your investment personality and your time horizon.

Bringing the team together

Your financial advisor will open your Consulting Solutions account(s), allocating your money to the manager or managers you've selected. Each manager reviews the information you provide and invests your assets based on your individual investment needs.

Tracking your progress

Your financial advisor will closely monitor the performance of your portfolio. To help you evaluate performance and keep you informed of your investments, you'll receive the following information:

- Periodic portfolio reviews
- Confirmation of all transactions in your account(s)
- A monthly statement summarizing all account activity

Because your goals may change, your financial advisor will contact you regularly to discuss your portfolio's progress and make adjustments as needed.

Your investment manager

At RBC Wealth Management, protecting our clients' interests is our top concern.

Investment manager research process

When we research prospective managers, our analysts seek to identify those investment managers who possess the following characteristics:

- A proven track record
- Significant manager experience
- High-quality infrastructure
- Consistent style and disciplined investment approach

To make the "final cut," only those managers that display the strongest characteristics from the above are selected for the Consulting Solutions program.

Don't settle for less

Why settle for less than a process designed especially for you and your goals? Consider Consulting Solutions. With top investment managers running your portfolio, and your personal financial advisor keeping you on track toward your goals, you've got a team in place that can take you where you want to go.

To find out more about RBC Wealth Management's Consulting Solutions, talk to your financial advisor.