Portfolio Focus®

You're ready for personal investment management

As a financially successful person, you have a busy schedule. Between your many work, family, social and civic commitments, you may not feel like you have the time to manage your investment portfolio to its fullest potential.

And it does take time. And knowledge.

You must have insight into fast moving and rapidly changing financial markets. You have to stay on top of your individual holdings. And you need to know how — and when — to make the right moves.

Why not enlist the services of a financial advisor who has a discretionary role with your investment portfolio? Imagine the benefits of being able to rely on someone who understands your unique investment goals and objectives. Someone who closely follows the financial markets each day. Someone with access to important market research, in addition to the proper experience to interpret it. And someone who can carefully adjust your holdings when your needs or market conditions dictate a change.

Through an RBC Wealth Management® Portfolio Focus program, you will enjoy all these advantages. Because you will be working with a seasoned professional who can make investment decisions on your behalf. You'll free up your time — and simplify your life.

Why consider an RBC Portfolio Focus account relationship

Expertise

Only a select group of RBC Wealth Management financial advisors qualify to serve as a portfolio manager through the Portfolio Focus program. To qualify, they must demonstrate the knowledge and experience necessary to carefully evaluate the most suitable investment ideas available.

They must also demonstrate the personal integrity and commitment to service required to fulfill their responsibilities to you. Plus, our financial advisors periodically supplement their years of experience with advanced training in individual portfolio management.

As a result, they are highly qualified to manage your portfolio to meet your specific needs, as well as position your portfolio to take advantage of market opportunities when appropriate. So in many respects, they may provide you with skills similar to the professional money managers institutional clients frequently depend on.

Discretionary Portfolio Management

We take the time to understand your goals, investment preferences, time horizon, risk tolerance and liquidity needs — so we can create and maintain a portfolio that's customized to your needs.

Timely investment decisions

Your financial advisor will regularly evaluate your portfolio to ensure it is aligned with your goals. If changes need to be made, or if new opportunities present themselves, your financial advisor will be ready to act quickly for you.

Accessibility

Your financial advisor will be readily available to address any questions or concerns you may have.

Comprehensive reporting

With Portfolio Focus, you will always know exactly where you stand. You will receive quarterly statements and monthly transaction confirmations. You will also have access to your account information through our secure account access website.

Asset-based fee structure

No commissions are involved in Portfolio Focus transactions. Instead, you pay one quarterly fee, based on your total assets under management. In addition, the compensation of your financial advisor is tied directly to the performance of your portfolio — not to the number of trades.

Our resources stand behind your manager

RBC Wealth Management has been helping clients reach their financial goals since 1909. Since then, we have built a reputation for responsibly managing the assets clients entrust to our care.

Today, we are a world leader in wealth management and part of Royal Bank of Canada, which is known internationally for its fiscal strength and corporate responsibility. This means we have global resources and expertise to help your financial advisor deliver exceptional service and comprehensive wealth management solutions.

- **Analysts —** RBC Wealth Management equity and fixed-income analysts are widely recognized for their performance and are frequently cited in the national financial media.
- **Research —** In addition to receiving our own in-house research, your financial advisor has access to research generated by some of the leading names on Wall Street.
- **Product specialists —** Your financial advisor can draw on support from RBC Wealth Management professionals in estate planning, retirement planning, insurance, college financing and small-business needs.

Bring your investing into focus

Is Portfolio Focus for you?

It may be — if you want the comfort and reassurance of knowing your investments are being managed by a financial advisor who knows what you want to accomplish, who understands the many factors that go into making investment decisions on your behalf, and who strives to act in your best interests.

To find out more about Portfolio Focus, please contact your RBC Wealth Management financial advisor.

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