Wealth Management
PH&N Investment Counsel

What's included in your relationship with us?

As part of your investment management fee, we are pleased to offer you a wide range of investment and wealth management services.

Discovery

- Explore your current financial situation, portfolio and investment objectives
- Establish your investment and wealth management goals
- Determine your tolerance for risk and market fluctuations

Strategy and portfolio management

- Develop your personalized Investment Policy Statement
- Build a customized portfolio designed to meet your investment goals
- Professional discretionary investment management provided by Investment Counsellors who are CFA Charterholders and/or possess advanced professional designations, to ensure:
  - Portfolio and wealth management objectives are achieved
  - Coordinated wealth management planning, including tax, estate, insurance and charitable giving
- Collaboration with your professional advisors
- Access to timely research and market commentary

Investment solutions

- All managers are subject to a rigorous review process and continuous monitoring
- Continuous oversight of your portfolio by your Investment Counsellor and Portfolio Risk team

Enhanced wealth management services

- Access the expertise of our RBC Wealth Management Services team, which includes highly accredited lawyers, accountants and financial planning specialists
- Comprehensive financial planning
- Family wealth management
- Multi-generational wealth transfer
- Will and estate consulting
- Business owner planning
- Corporate reorganization advice
- Cross-border private banking

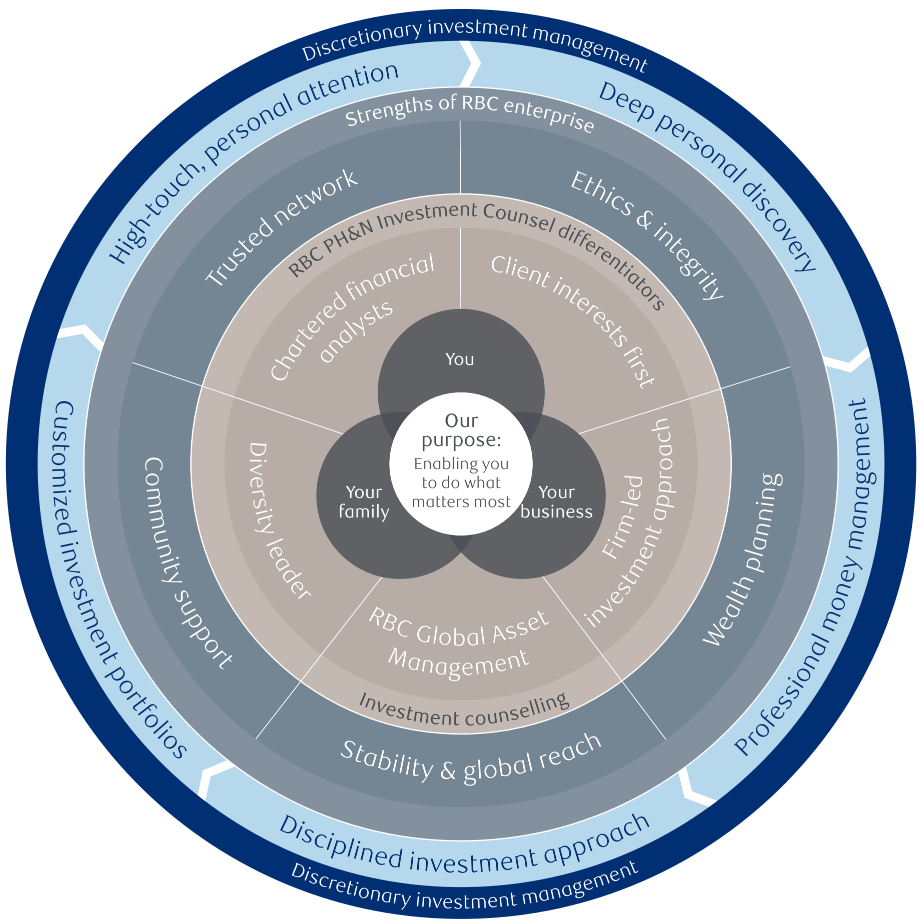
Investment portfolio services

- Scheduled portfolio reviews
- Continuous portfolio monitoring & rebalancing
- Automatic contributions and withdrawals
- Electronic fund transfers
- Online access
- Safety of custodied assets
- Registered estate processing, tax reporting and T3 returns
- Interest on cash balances

Reporting

- Detailed quarterly performance reporting
- Annual consolidated tax reporting, including dispositions with book costs

Thank you for your interest in RBC PH&N Investment Counsel. For more information, or to schedule an appointment, please contact an Investment Counsellor or visit www.rbcphnic.com.



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