Portfolio Focus®

Discretionary portfolio management

RBC Wealth Management

You have worked hard and made careful investment decisions. As a result, you have achieved a certain level of financial success—one that many people aspire to, yet one where things may be a bit more complicated than they were when you first started out.

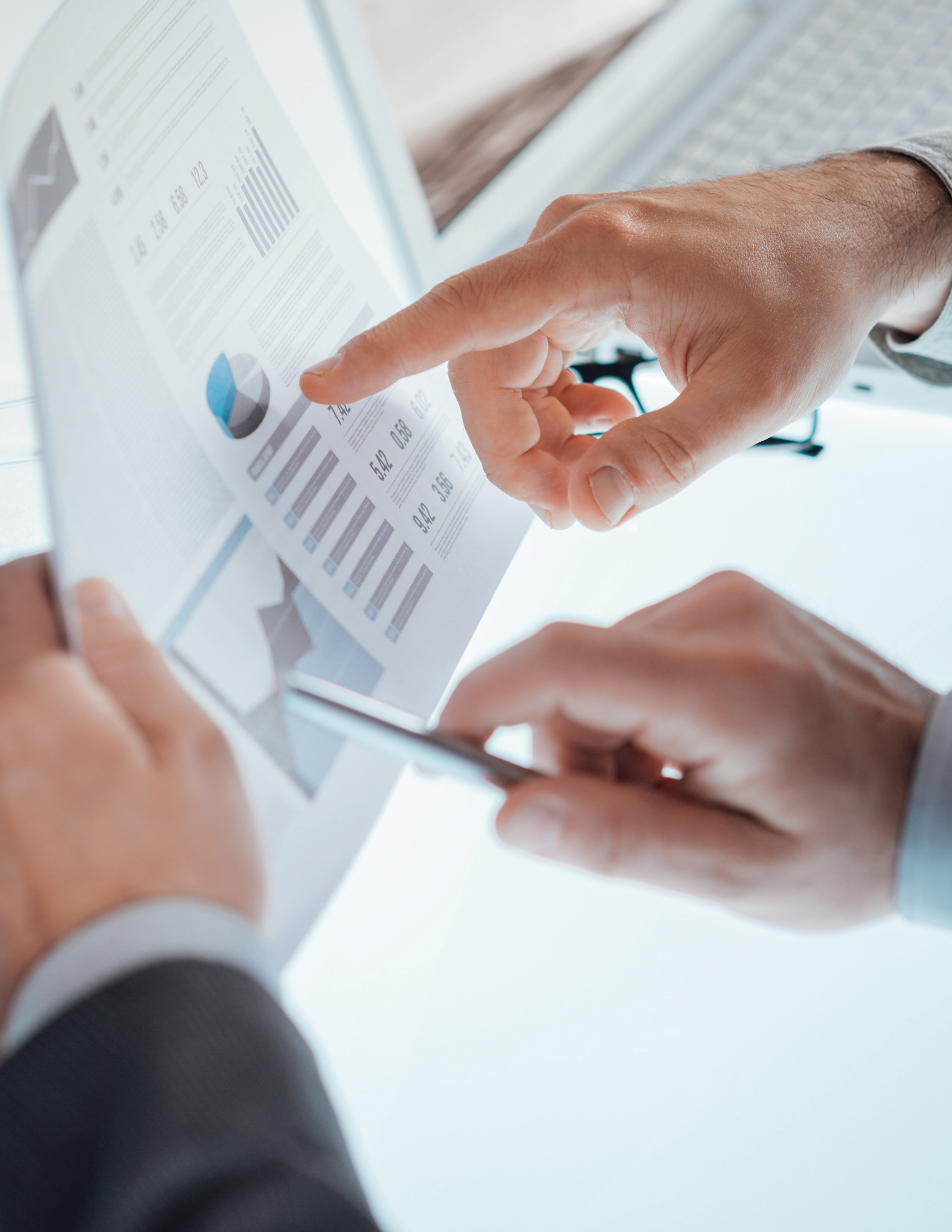
Indeed, the daily tasks of keeping up with rapidly changing markets, staying on top of your holdings and deciding how—and when—to take action may be more challenging for you now. And along the way, you may have discovered the responsibilities of managing an investment portfolio effectively can be both time consuming and difficult.

If this sounds like your situation, you may be ready to enlist the services of your own personal investment manager: a knowledgeable investment professional who really understands your unique needs and your individual goals. After all, many of America's most successful individuals and families enjoy confidence about their financial future because they put a highly qualified professional in charge of portfolio decisions.

But where can you find a qualified personal portfolio manager? Look no further than your trusted RBC Wealth Management financial advisor.

Portfolio Focus from RBC Wealth Management

Through the Portfolio Focus program you will be able to define what makes you unique as an investor, then give your financial advisor the discretionary authority he or she needs to make investment decisions on your behalf. You will free up your time—and simplify your life. All while turning over responsibility for the day-to-day management of your portfolio to an experienced professional who is dedicated to putting your interests first and helping you achieve your long-term financial goals.


2.58
6.58
12.3
0.58
5.42
3.56
9.42

Consider the many benefits of opening a Portfolio Focus account

Expertise

Only a select group of RBC Wealth Management financial advisors are eligible to serve as portfolio managers in the Portfolio Focus program. This means your financial advisor has been carefully screened and has established that he or she has the knowledge and experience necessary to carefully evaluate and implement investment strategies for you. It also means your advisor has demonstrated the personal integrity and commitment to service necessary to fulfill their responsibilities to you.

Personalized portfolio management

As your portfolio manager, your financial advisor will take the time to learn what makes you unique as an investor—your family situation, financial circumstances, goals, investment preferences, liquidity needs, time horizon and tolerance for risk. Based on this deep understanding of your needs, he or she can allocate your assets to fit your personal objectives.

Timely investment decisions

Your financial advisor will regularly evaluate your portfolio to confirm it is aligned with your goals. If changes need to be made to help manage risk—or if new opportunities present themselves—he or she will be ready to act quickly for you.

Accessibility

A third-party portfolio manager may be difficult to contact. Because of your relationship with your financial advisor, he or she will be readily available to address any questions or concerns you may have.

Comprehensive reporting approach

With Portfolio Focus, you will always know where you stand. You can receive quarterly statements on request, and monthly reports when you have transactions during that month. You will also have complimentary 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. The compensation of your financial advisor is not tied directly to the number of trades he or she makes for you. With this approach, you know you are getting solution-oriented investment advice.

Resources available to help your financial advisor provide portfolio management services

RBC Wealth Management has been helping clients reach their financial goals since 1909. Over the years, 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 integrity. This means we have the 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 in the securities industry.

Product specialists — Your financial advisor can draw on support from RBC Wealth Management professionals to assist with decisions regarding retirement planning, small-business needs, college financing, insurance and estate planning services.

Bring your investing into focus

Contact your financial advisor today to enjoy the comfort and reassurance of knowing your investments are being managed by a trusted portfolio manager who understands what you want to accomplish, who considers the many factors that go into making investment decisions on your behalf, and who strives to act in your best interests. Ask your RBC Wealth Management financial advisor to help you open a Portfolio Focus account.

25-25-3074950_2537 (03/25)