Custom Portfolio Planning®

HELPING YOU REACH YOUR DESTINATION

Sometimes life's journey can feel like a long road trip. But if you have the proper equipment, you will be able to determine whether you will make it to your destination. Your RBC Wealth Management® Financial Advisor can help you determine whether you will arrive at your financial destination by providing a road map through the Custom Portfolio Planning® asset allocation process.

ASSET ALLOCATION

As investors, we know the danger of keeping all our eggs in one basket, so we try to invest in different kinds of investments. But the question is, how much of each type of investment is right for you? The process of determining which investments (assets) and how much of each (allocation) is called asset allocation. Depending on how you invest, asset allocation can be a prime determinant of whether or not you meet your financial objectives over time.

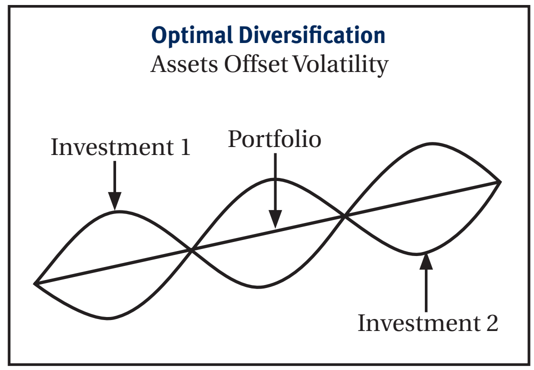
MAKING A DIFFERENCE WITH DIVERSIFICATION

Asset allocation involves building an "optimal" mix of diversified investments. Intelligent diversification combines investments that may react differently in various market environments in order to moderate total portfolio volatility.

REDUCED VOLATILITY

Using Custom Portfolio Planning, your Financial Consultant can put this theory to work for you within a customized investment planning framework.

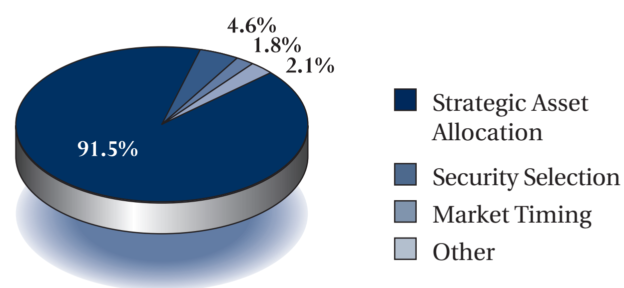
The Custom Portfolio Planning process helps you build a personalized investment strategy that may improve your chances of reaching your financial destination without an uncomfortable level of risk.



POWER OF ASSET ALLOCATION

The power of asset allocation has been known to professional money managers for years. The developer of the underlying theory was awarded the Nobel Prize for Economics, and the theory has subsequently been tested using "live" investment data.

Key Determinants of Variance of Portfolio Returns



Source: Brinson, Singer and Beebower, Financial Analyst Journal, 1991

RBC Wealth Management®

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AN EFFECTIVE ASSET ALLOCATION STRATEGY TAILORED TO YOUR INDIVIDUAL SITUATION IS ONE KEY TO LONG-TERM INVESTMENT SUCCESS.

Consider the following:

- Asset allocation is responsible for more than 90% of variations in portfolio performance. *(see page 1)*
- When assets are invested over time, the key driver of variance of portfolio returns has been the asset allocation decision.
- Ineffective diversification simply adds more securities, without enhancing returns or moderating risk.
- There is no single asset allocation model to fit every investor, or for every stage of life. The asset allocation decision is a personal one.

YOUR NEEDS… YOUR INVESTMENT STRATEGY

Custom Portfolio Planning can be critical to your investment success because it is based on your specific circumstances.

Your Financial Advisor works closely with you to determine where you stand financially today and where you want to be in the future. Then, you choose a level of Custom Portfolio Planning that will help you get there.

Together, we'll take a closer look at your personal investment preferences, such as:

- Your view of risk
- Your concern for market volatility
- Your current investments
- Your planned contributions
- Your important financial objectives

These and other personal factors will help us develop an investment solution tailored to meet your needs.

CUSTOM PORTFOLIO PLANNING FEATURES

Depending on the level of Custom Portfolio Planning you choose, you may receive:

- A recommended asset mix for your investments.
- A comparison of your existing investment portfolio to the new portfolio proposed for you.
- Information on potential returns and volatility of your proposed portfolio.

Contact your Financial Advisor today to discuss the benefits of Custom Portfolio Planning.