

COLLIN RIGLER

Senior Vice President — Financial Consultant

Managing Private and Corporate Accounts Since 1989



RBC Wealth Management®

A PARTNER COMMITTED TO YOUR FINANCIAL SUCCESS

Collin Rigler

Senior Vice President - Financial Consultant

Collin began his financial career in 1989 at Oppenheimer & Co. He moved to DB Alex Brown as a Director, specializing in Pre & Post IPO planning for growth companies and their executives. He then joined Jefferies and Co. as a Managing Director, where his responsibilities included managing equity portfolios for the principals of the firm as well as opening the new Private Client Services division. He was also responsible for forming their Corporate and Executive Services platform. Collin joined RBC Wealth Management in August of 2004 to focus his experience on managing portfolios for wealthy individuals. He has formed several successful startup companies including Yourpromoplace.com which is a corporate and sports promotion company. Collin has a degree in economics and finance from the W.P. Carey School of Business at Arizona State University. He lives with his wife and four children in Manhattan Beach, California.



WHY INVEST WITH A PROFESSIONAL PORTFOLIO MANAGER?

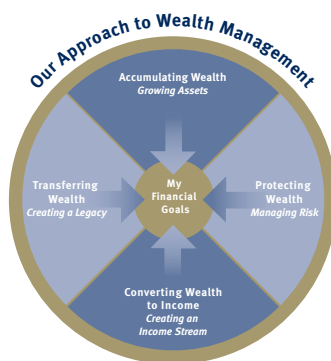
- **Advice** — You will work with a financial consultant and money manager who will help build a portfolio that makes sense for you.
- **Confidence** — Truly great portfolio management takes immense experience, time and energy. You will receive a first-rate investment program that will be consistently implemented regardless of what occupies your time.
- **Discipline** — Fear, greed, anxiety and hope are emotions that are significant obstacles to investment success. They are always present and fueled by TV, magazines and at social gatherings. A strict investment philosophy will keep you on course.
- **Experience** — Collin has over 20 years of experience managing portfolios in both bull and bear markets.
- **Performance** — Collin has demonstrated a truly remarkable track record of investment success. Over the better part of the last two decades he has distinguished himself as a premiere portfolio manager.
- **Stability** — By not sticking with a stubborn buy and hold strategy, you have an opportunity to miss large portions of punishing bear markets and participate in the upside of bull markets.

RBC Wealth Management, a division of RBC Capital Markets Corporation, Member NYSE/FINRA/SIPC.

A CLOSER LOOK AT COLLIN'S PORTFOLIO MANAGEMENT STRUCTURE

In the not-so-distant past, investment advisors focused only on helping clients pick winning stocks. While growing your portfolio is an important aspect of your financial security, it is only part of the picture. Collin takes a big-picture approach to managing his clients' wealth — called Wealth Management. This approach goes beyond picking individual stocks. It considers your wealth accumulation, protection and transfer needs at every stage of your financial life.

Wealth Management addresses the more specialized issues people with complex financial situations face, such as estate planning, insurance, tax strategies and risk management. Leveraging the expertise and vast resources available at RBC Wealth Management, Collin leads a team that assists his clients with addressing these more complex issues. In addition, Collin works with his clients' other professional advisors to help identify strategies and implement solutions to help ensure their wealth is adequately protected and transferred to those who matter most.



“Portfolio management is not for amateurs. Not only can I help you make the correct investment decisions but, more importantly, I can help keep you from making costly mistakes.”

AN INVESTMENT PROCESS THAT PLACES YOUR NEEDS FIRST

Before setting out for your financial destination, you should first understand where you would like to go and how best to arrive. As an experienced portfolio manager, Collin meets with you to develop a well-designed portfolio strategy that serves as the foundation of your long-term relationship. Your plan is created with the sole purpose of helping you and your family achieve your financial goals.

Backed by the specialists at RBC Wealth Management, Collin analyzes your current situation and offers potential ways for improvement. After your wealth management plan is presented, you review the recommendations with Collin and confirm the plan for implementation. Once your plan is in place, Collin provides ongoing performance monitoring and continuous communications so you remain involved with the progress you are making. As needed, the plan is adjusted in accordance to market conditions and your evolving needs.

PORTFOLIO FOCUS

In relation to his clients' wealth accumulation needs, Collin offers a disciplined and analytical approach to professional portfolio management. RBC Wealth Management's™ Portfolio Focus® program is a highly customized asset management service for clients who demand superior expertise and personalized service levels. Only a select group of RBC Wealth Management Financial Consultants have the knowledge and expertise required to serve as Portfolio Focus portfolio managers. Collin is one of the few elite portfolio managers at RBC Wealth Management who manage client portfolios with total discretionary authority.

What are the advantages of working with a Portfolio Focus portfolio manager?

- ***Personalized Portfolio Management*** — Because Collin has an intimate knowledge of your current situation as well as your short- and long-term goals, he is able to create and maintain a portfolio that reflects your tolerance for risk and is best positioned to reach your defined goals.
- ***Access to Quality Research and Information*** — Collin has direct access to over 50 RBC research analysts, as well as Credit Suisse, S&P, Argus, and Morningstar research products.
- ***Accessibility*** — In other asset management programs you may never actually meet or speak with the person managing your assets. Having Collin function as your portfolio manager provides you direct access to the professional managing and adjusting your account. If you have questions or concerns, he is immediately accessible to address them.
- ***Timely Investment Decisions*** — With a clear understanding of your goals, Collin is able to react to changes in market conditions quickly, if necessary. He has the discretion to act on your behalf when potentially profitable investment opportunities present themselves, or if a change in your portfolio needs to be made.
- ***Comprehensive Reporting*** — You receive monthly statements in addition to detailed quarterly performance evaluations. These reports help ensure you know where you are financially. In addition, we offer online account access. You can view your account and other valuable market-related information 24 hours a day, seven days a week.
- ***Fee-based Asset Structure*** — Your account is charged a single, annual, all-inclusive fee, assessed quarterly. This fee arrangement helps ensure manager compensation is tied to your portfolio's performance, not to the number of trades executed.
- ***Quality Service*** — Most important to Collin is the level of service given to each client. Collin, along with his support team, is available to address questions, provide additional information and education and review your portfolio as needed.

THE “CORE EQUITY PORTFOLIO”

Through the asset management process, Collin seeks to increase the capital wealth of his clients within the context of prudent capital preservation. He believes the key to long term success is to implement a detailed process of equity selection along with strict risk controls.

The Core Equity Portfolio generally consists of 18 to 25 carefully selected equities. Each position will average between 2 to 8% of the total portfolio at cost. The following criteria are used when considering companies for purchase:

- Current and annual earnings per share should be up and in most cases accelerating in recent quarters, many industries may be valued on cash flow.
- Look for undervalued or out-of-favor companies. Then find a catalyst or trigger that will propel the stock higher i.e., a new product or service, new management or arbitrage situation.
- The company should be a leader and innovator in a leading industry.
- There should be enough shares outstanding and trading volume, so an entire position can be purchased or sold without affecting the market price.
- Should be increasing institutional sponsorship. Buying by top-performing institutions may help confirm our fundamental views and provides fuel to help drive up the price of the stock.
- Many quantitative, technical and fundamental screens are used including earnings, relative strength, return on equity, price to earnings, price to sales and up/down volume.
- Technical analysis is used extensively to help with entry and exit points.

As investors know, avoiding loss is even more important than booking gains. As markets decline, we sell stocks and hold cash or short-term fixed income to help preserve capital. These movements are not drastic or erratic. Instead, they are steady and methodical in response to changing market trends.

The majority of client portfolios will consist of individual stocks and government bonds. Exchange traded funds, mutual funds, municipal bonds, independent money managers and alternative investments can also be used to diversify clients' holdings.

“Many people consider themselves conservative buy and hold investors. I call it buy and hope. In my experience, holding losing positions is one of the riskiest decisions an investor can make.”

The investments discussed herein may involve substantial risk and may not be suitable for everyone. Investors should seriously consider whether such trading is suitable in light of their individual financial situation. The valuation of these investments may fluctuate, and as a result, you may lose more than your original investment.

A PARTNER DEDICATED TO HELPING YOU ACHIEVE YOUR FINANCIAL GOALS

Whether Collin is focusing on helping you accumulate assets through his discretionary portfolio management services, or leading a team of specialists that help identify strategies designed to protect and transfer your wealth, he remains steadfast in his commitment to serving your needs. His consulting process revolves around you and changes as your needs and objectives evolve over time. If you are looking for a partner with the experience necessary to help you reach your goals, we invite you to contact Collin directly to schedule an appointment.

COLLIN RIGLER

RBC Wealth Management
9665 Wilshire Boulevard, Floor 4
Beverly Hills, CA 90212

(310) 205-7732

Fax: (310) 859-0408



RBC Wealth Management®

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor.