Resource II

Successfully Managing an Investment Portfolio Requires Skill, Time and Patience

Keeping up with the increasingly fast-paced world of investments can be overwhelming. With the constantly fluctuating markets, it can be difficult to distinguish the good information from the bad. How will you be able to verify the integrity of these sources?

Now, success depends on recognizing trends… anticipating areas of growth… making decisions based on the "big picture," and capitalizing on these insights.

Resource II: One Service, Many Benefits

Professional investment managers, with years of experience and wide-ranging expertise, can successfully navigate the investment world. And with the Resource II[1] program, these professionals are working for you. They'll join forces with your personal financial advisor to create and maintain an investment portfolio that's tailored specifically to your needs, your goals and your tolerance for risk.

Consider the Advantages of Resource II:

- *Choice of Investment Managers* — After thoroughly researching a wide array of leading national investment managers, you receive a select list of advisors from which you and your financial advisor will choose. You can select the investment managers that fit your investing style.
- *Ongoing Personal Service* — Your financial advisor will consult with you regularly to keep you informed about the markets, your investments, and the progress you're making toward your goals.
- *Low Account Minimums* — Typically, investing with a private money manager requires a high account minimum; however, through Resource II, you can open an account with an initial investment of only $100,000[1].
- *Simplified Paperwork* — It's easy to set up an account. You just need to complete one straightforward contract and investor profile.
- *In-depth Reporting* — You will receive confirmation of all trades, plus monthly statements and quarterly performance reports.
- *Full Ownership of Securities* — You own all individual securities held in your Resource II account rather than a "slice of the pie."
- *All-inclusive Annual Fee* — You'll pay just one annual fee, assessed quarterly, for your Resource II account. The fee is based strictly on assets under management. Because you pay no commissions, you can be sure that all decisions made by your investment manager are made objectively — and on your behalf.
- *Advisory Research Process* — A research process that is objective and focuses on client needs. Both quantitative and qualitative analysis methods are used to evaluate investment managers. The rigorous multi-step process ensures a consistent and objective evaluation.

A Process That Works for You

To build a strong portfolio, you want the best investment managers working for you. And that's exactly what you'll get with Resource II. But you need more than expert portfolio management — you need a well-mapped process to make sure that your specific needs are being met. Your financial advisor will help you every step of the way.

Understanding You and Your Goals

What do you want to achieve with your investments? A second home? A college education for your children or grandchildren? A retirement filled with travel and the time to pursue your own interests? To reach investment success, you first need to clearly define your objectives, your financial needs and your tolerance for risk. You and your financial advisor will work together to identify where you stand today — and what you want in the future.

Developing a Customized Investment Strategy and Profile

Based on your needs, goals and investment objectives, your financial advisor will develop a tailor-made investment strategy. This plan will guide your portfolio manager(s) and help your team make the best investment decisions for your assets.

Analyzing and Selecting the Best Alternatives for You

Together with your financial advisor, you choose your Resource II investment manager from a list of premier financial advisors. Only investment managers that pass a rigorous review[2] will be selected for your account. Each manager's performance history and investment style are analyzed and in-depth interviews are conducted.

This list is further refined by your financial advisor, who will evaluate which managers are best suited for your individual goals, your investment personality and your time horizon.

Bringing the Team Together

Your financial advisor will open your Resource II account, allocating your money to the manager or managers you've selected. Each manager reviews the information you provide and invests your assets based on your individual investment needs.

Tracking Your Progress

Your financial advisor will closely monitor the performance of your portfolio. To help you evaluate performance and keep you informed of your investments, you'll receive the following information:

- Confirmation of all transactions in your account
- A monthly statement summarizing all account activity
- A quarterly performance analysis

Because your goals may change, your financial advisor will contact you regularly to discuss your portfolio's progress and make adjustments as needed.

Investment Manager Research Process

Prospective investment managers who possess the following characteristics are sought:

- A proven track record
- Significant manager experience
- High-quality operations
- Consistent style and disciplined investment approach

To support our research, we engage in comprehensive on-site interviews and extensive reference checks. We then document our findings in a due diligence report that is available to your financial advisor.

To make the "final cut," only those managers that display the strongest characteristics from the analysis above are selected for the Resource II program.

Don't Settle for Less

Why settle for less than a process designed especially for you and your goals? Consider Resource II. With top investment managers running your portfolio, and your personal financial advisor keeping you on track toward your goals, you've got a team in place that can take you where you want to go.

To find out more about Resource II, talk to your financial advisor.

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1. Some Fixed Income managers may require $250,000 initial investment.

2. Investment manager reviews and interviews are conducted by RBC Wealth Management, a division of RBC Capital Markets, LLC.

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