



Wealth
Management



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myGPS® — your Goals, Priorities, Solutions

Have you ever wondered what your financial future looks like?

Financial planning is an essential part of keeping your finances on track and working towards your goals. For many people, though, a complete financial plan can be expensive, time-consuming to prepare, and may generate complicated output that's not appropriate in all situations.

What if there was a simpler way to get a holistic view of your evolving wealth management needs and to track progress towards meeting your future financial goals?

Introducing RBC Wealth Management's myGPS

With the help of an RBC advisor, myGPS provides an additional way for you and your family to gain a complete view of your current and future financial situation. In doing so, it supports an important aspect of wealth planning — developing valuable insights into how to reach short- and long-term goals.

What is myGPS?

- **Goals:** A wealth planning solution to identify and report on your goals.
- **Priorities:** An integrated approach that pulls everything financially important into one place, enabling you to define and prioritize your milestones.
- **Solutions:** An advice approach that helps identify opportunities and solutions on how to pursue those opportunities.

myGPS isn't a financial plan. Rather, it's a report on things you already know (for example, your income, the equity in your house, the current value of your investments, and your annual taxes and expenses) projected into the future, based on a set of assumptions about what may happen in the future (for example, the expected average rate of inflation, your long-term goals and how much you intend to spend in retirement).

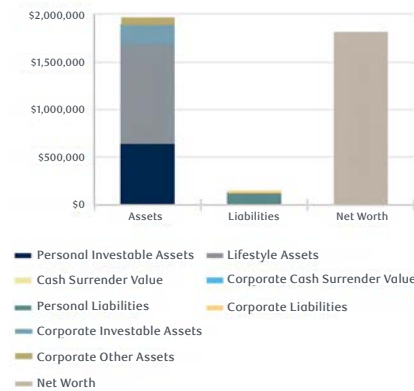
The foundation of myGPS: Six key questions you want answered

myGPS provides an overview of your financial picture and how you're tracking to your short-term and long-term goals. As part of building financial peace of mind, myGPS helps to answer six main questions that are typically important in relation to your long-term wealth planning.

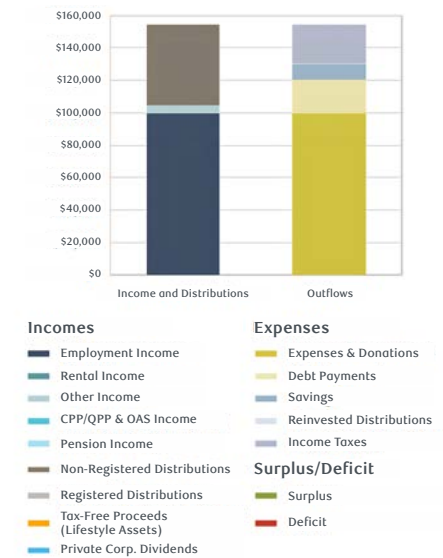
1. What does my current financial situation look like?

myGPS produces consolidated summaries showing your incomes, savings, expenses, investments, real estate and debt — your critical financial information presented collectively in one document.

Current Net Worth



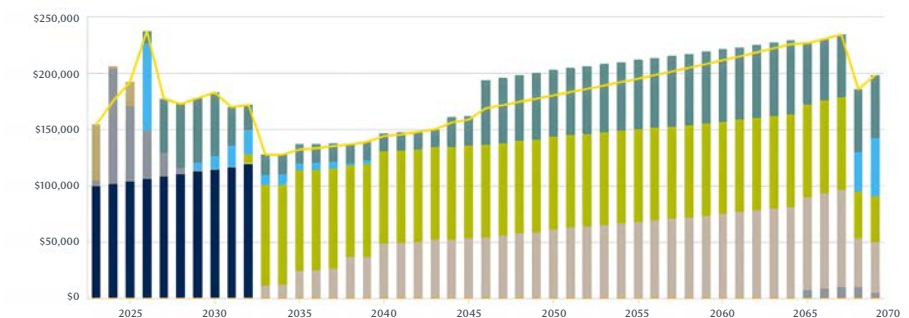
Current Cash Flow



2. If I live to be 95, will I have sufficient funds to maintain my current and/or desired lifestyle?

Based on the information given, myGPS will project income, savings, taxes, expenses and the value of your assets into the future.

Projected Income and Distribution Graph



Based on the information provided, you may have sufficient investment capital to meet your anticipated income needs.

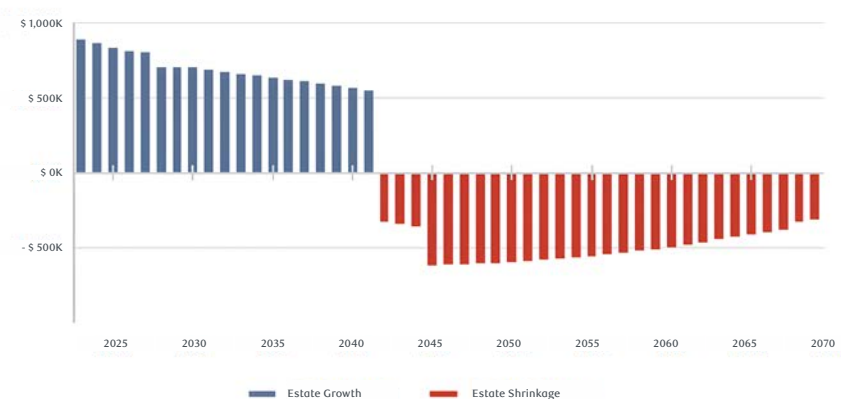


3. If I die unexpectedly, will my family be sufficiently provided for financially?

Anticipating your future financial needs is a difficult task. Anticipating your family's future financial needs should you or your spouse pass away unexpectedly is an even more difficult task. The myGPS **Estate Impact Analysis** can help you identify any potential financial shortfalls should you or your family be faced with an unexpected tragedy.

Estate Impact Analysis Graph

The estate impact analysis excludes your corporate investable assets and any tax related to the deemed disposition of your corporate assets and/or shares. Contact your RBC advisor to find out how an RBC Estate Planning Specialist may assist you in your corporate estate planning needs.



4. How does changing my financial assumptions impact my future financial situation?

It's impossible to know for certain what will happen tomorrow. However, to provide a financial projection, certain assumptions about what will happen in the economy must be made. But what if some of those assumptions prove to be wrong? What if, for example, you were forced to retire early? Or perhaps you end up spending more in retirement. The myGPS **Retirement Analysis** allows you to independently change the assumptions made about the future to see how that change will affect your overall finances.

Retirement Analysis



5. What can I do to ensure my financial goals and priorities become a reality?

Helping you make the most of what you have — both now and in the future — the myGPS **Wealth Management Opportunities** reports on the key financial products, solutions and strategies, which are tailored to your unique financial situation and priorities.

6. How can my business assets help me achieve my retirement goals?

For business owners, the line separating work and personal life is often blurred. With **Business Owner Opportunities** and **Corporate** planning capabilities, myGPS helps identify solutions and strategies that can be pursued from the business side of your finances. The opportunities are specifically tailored to your own situation and cover only the topics that apply to you, your family and your business — strategies designed to keep you in control of your financial future and to meet your retirement goals.

Will and Power of Attorney

By planning for tomorrow today, you may retain more of your assets, protect your estate and leave a lasting legacy for your family. A common misconception is that only the wealthy need to concern themselves with estate planning. This misconception may result in significant unnecessary costs to your estate and additional burdens for survivors. In fact...

Opportunity is for illustrative purposes only and may not apply in all situations.

Business Succession Planning

Business succession planning is the process of preparing, in advance, for the transfer of ownership and management responsibilities of your business to someone else. When done properly, a succession plan helps to ensure that you may transition away from your business in an effective, satisfying and confident manner. Not having a plan in place may cause major disruptions in the operation of your business, as well as in your personal life. Many of these issues and disruptions may be avoided, or at least mitigated, by having a well-thought-out business succession plan in place before you need it.

Other benefits of a business succession plan may include:

- The minimization of tax...

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For more information about myGPS, please contact us today.