The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities

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Professional Wealth Management Since 1901

RBC Dominion Securities

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“Wealth is the ability to fully experience life.”

Henry David Thoreau
(1817-1862)

The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities:

Taking Wealth Management to a Whole New Level

Professional Wealth Management Since 1901

There is a reason why so many affluent families have turned to The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities for professional wealth management solutions.

Wealth management is a very specialized area of financial planning. It requires a team of professionals with a certain depth of experience and skill, innovative ideas and solutions, a clear understanding of risk management, and a holistic approach that transcends individual disciplines.

Ronnie Strauss and Mel Rom anchor such a team, perfecting the art of wealth management and taking it to a whole new level. They are continuously setting new industry standards by offering their clients a premium level of service that extends beyond simple investment needs.

Whether you’re looking for personal wealth management for yourself, your family, or your business, the Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities will provide you with an integrated financial strategy that leaves no stone unturned.

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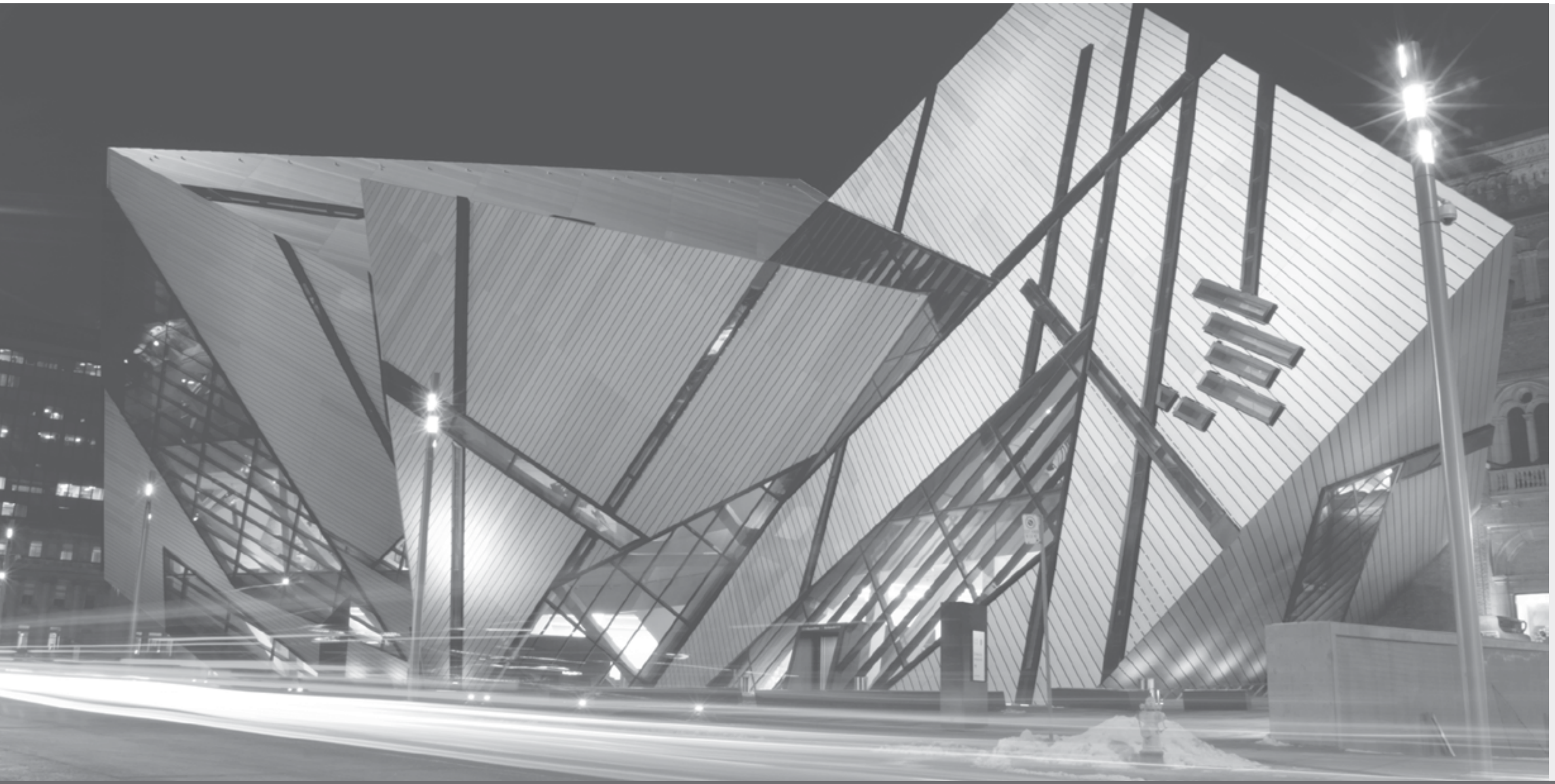
"Entrepreneurs are simply those that understand that there is little difference between obstacle and opportunity."

Victor Kiam, CEO Remington Corporation



The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities:

Client Profile

Ronnie and Mel view their clients as an exclusive group of individuals, across many diverse backgrounds, cultures, ages and professions. Despite these differences, each client shares one common characteristic – an appreciation of complete strategic advice and the entire net-worth discussion.

Whether you are a young successful entrepreneur, a sophisticated business executive or a retiree with accumulated wealth, this team can provide a solution tailored to your specific needs.

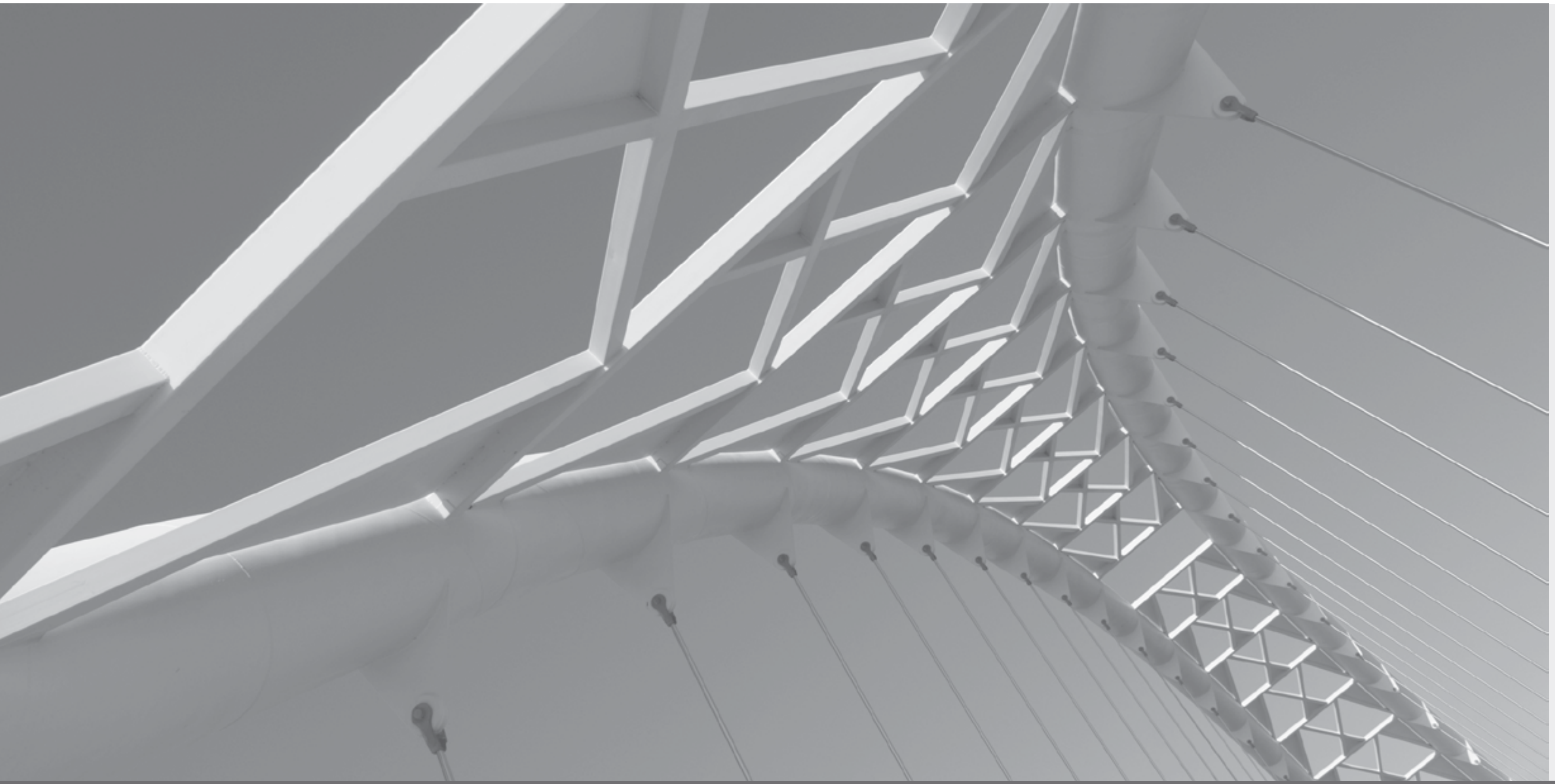
The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities understands that each client has a unique set of needs:

- You may have the majority of your net worth tied into your company and you are seeking ways to diversify your assets;
- You may be looking to protect your capital and reduce the volatility in your portfolio;
- You may have charitable intent and are looking for ideas on how to best accomplish this;
- You may be looking to transition assets into a secure, tax-efficient income stream;
- You may be looking to reduce taxes and increase the value of your estate; or
- You may be in the fortunate position that you require your own personal "CFO", someone who understands your entire wealth picture and can consolidate reporting and develop strategies to minimize risk in your overall portfolio and complement positions you already have.

These are just a few of the many situations Ronnie and Mel encounter. It is because their clients have such diverse and unique financial objectives, goals and risk preferences that they can deliver a level of personal attention and service that exceeds industry standards.

"Knowledge is what you get by evaluating vast quantities of information...and adding something a little extra - creativity, judgment, experience and thought."

Dominic Tarantino, former Chairman, Price Waterhouse World Firm



Assets of a Wealth Manager:

Depth of Experience and Skill

With more than 30 years of financial and investment experience, the Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities is an accomplished team with an exceptional reputation; a reputation measured by its clients' success. However, it is the unique combination of experience and technical skills that makes this team so powerful and truly a leader in the wealth management business.

Ronnie and Mel have achieved many of the highest qualifications within the investment, financial planning and risk management fields. This includes a Charter of Strategic Wealth Management from the Canadian Securities Institute, a Fellowship of the Canadian Securities Institute, a Certified Financial Planner as well as a Fellowship of the Faculty of Actuaries.

Other professionals also play a critical role in the service offering. The team's dedicated Will and Estate Consultant, Financial Planner and Insurance Specialists all come together to provide a comprehensive and holistic wealth management package for clients.

Together with the support of two full-time and experienced administrative assistants, the team manages its clients' finances skillfully and thoughtfully, never underestimating the integral role it plays in their family's financial future.

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"Income tax has made more liars of the American people than golf."
Will Rogers, American humourist

Assets of a Wealth Manager:

Innovative Ideas and Solutions

The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities believes that the hallmark of wealth management is strategy. Without a clear and concise strategy, managing financial portfolios is virtually impossible. As specialists in the field of strategic thinking, Ronnie and Mel create customized solutions for every client's complex situation.

One of the group's key strengths is its ability to develop innovative solutions for clients to meet their specific needs. The team's proposals are clearly different, and it is not only clients who are impressed by the creativity of its solutions, but their accountants, legal and tax advisors as well.

Clients know that their investments will be well taken care of. But the real benefit is when they see the entire financial picture; understanding that every asset or structure the team proposes has a purpose. This includes advice on ways to minimize taxes, reduce risk, maximize the estate, meet philanthropic commitments and/or identifying leveraging opportunities that take advantage of current yield spreads.

Although each proposal is customized for every client, there is a common thread across each of them – protecting client's capital.

"Our view was, if we could measure it, we could manage it."
Don England, CEO, C.R. England, Inc.

Assets of a Wealth Manager:

Risk Management Expertise

The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities recognizes that in the business of wealth management today, the emphasis is shifting to focus less on rate of return and more on managing risk. Many other advisors claim that they can manage risk, but all too often these words have little or no substance. When the group says it manages risk - it means managing it from an actuarial perspective. An **actuary** is a business professional who has specialized skills in dealing with the financial impact of risk and uncertainty.

The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities understands that the future is full of uncertainty and that some of the events that can happen are undesirable. "Risk" means different things to different people, but to Ronnie and Mel "risk" simply means the possibility that an undesirable event will occur. So to help their clients, the group has developed tools that go to great lengths to:

1. Identify and understand the potential risks clients face;

2. Quantify the impact of these risks; and

3. Design creative ways to reduce or eliminate some of these risks and decrease the impact of undesirable events should they occur.

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"If you don't know where you are going, you will probably end up somewhere else."

Laurence J. Peter, Canadian author

Assets of a Wealth Manager:

Integrated Wealth Management

Professional Wealth Management Since 1901

The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities approach to wealth management is integrated and holistic, and requires extensive knowledge of more than just your simple investment needs. The group consults and relies on many specialized professionals to ensure that your financial assets are well invested and protected within a strategy that considers all elements of your personal and professional wealth.

Professional Wealth Management

That said, the group realizes that such a strategy is dependent on your current situation and will change as your life changes. As a result, extensive sophisticated investment strategies are developed to evolve throughout every life stage.

The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities will ensure the financial security you need to live your life the way you want; enjoying your success, spending time with your family, and creating memories that last for generations.

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"Facts are available to everyone; it is the interpretation and implementation that is key."

Ric Simcock, British advertising executive

The Strength of RBC Dominion Securities:

The Resources of Canada's Leading Wealth Management Firm

Skill, innovation and experience are all vital qualities in your selection of a wealth manager and advisor. A factor of increasing relevance, however, is also the financial strength and credibility of the financial organization, because that is ultimately where your money is placed.

RBC Dominion Securities has been helping investors achieve their goals since 1901. Today, RBC Dominion Securities is Canada's leading provider of wealth management services, trusted by more than 400,000 clients worldwide, with over $160 billion in assets under management. The firm's strength and size allows it to attract the best talent in the industry to maintain its position as leaders in investment research, product offerings and wealth management expertise.

As a member of RBC– Canada's most trusted financial group – clients benefit from access to a complete range of financial services.

With the Strauss Rom Strategic Wealth Management Group and RBC Dominion Securities you can be confident that you will receive the professional advice, service and security you need to feel comfortable about your financial future.

Professional Wealth Management Since 1901

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"Your ability to learn faster than your competition is your only sustainable competitive advantage."

Arie de Gues

Ronnie Strauss
B. Comm, CFP, FCSI,
Ch.P. Strategic Wealth
Vice-President, Investment Advisor

Ronnie Strauss was born and raised in Montreal, and received his Bachelors of Commerce degree from Concordia University. Immediately following graduation, Ronnie moved to Toronto and started his career at Merrill Lynch Canada in 1996.

Today, Ronnie is Vice-President at RBC Dominion Securities and is one of the most highly accredited Investment Advisors in the country.

As a Fellow of the Canadian Securities Institute and a chartered member of Strategic Wealth Professionals, he is an expert at applying real financial science to building, preserving, and distributing wealth for his clients. Ronnie specializes in strategic wealth management and how it applies to clients through their developing personal and professional lives.

Ronnie is married and a father of five children.

Mel Rom
B.Sc, FFA
Investment Advisor

Mel Rom was born in London, UK but grew up in South Africa. In 2001, Mel and his family immigrated to Canada where he was sought out by Manulife Financial to work in its Reinsurance Division. Mel is one of just a handful of Investment Advisors who has also achieved the designation of Fellow of the Faculty of Actuaries. He has worked for more than 17 years in various senior actuarial roles within the insurance and investment industries.

With this background, Mel has a unique understanding of risk management as it applies to accumulating and protecting assets. He specializes in structuring customized investment portfolios for high-net-worth individuals, companies and foundations, using advanced risk management techniques.

Mel is married and a father of four children.

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"Talent wins games, but teamwork and intelligence wins championships."

Michael Jordan, U.S. Basketball Player

Corra Puntara
Associate

Corra is a licensed Associate, and with more than 20 years experience in the investment industry is able to provide clients with unparalleled customer support in a friendly and professional manner.

Koh Shimanuki
Associate

Koh is also a licensed Associate and assists in the business development activities of the team. He prepares client proposals and reviews and assists Corra on the administration support side.

Piero Mazza
CFA, CFP, CIM, RPA
Financial Planner

Piero is a Financial Planner who prepares comprehensive retirement reports tailored to the needs of high net-worth individuals. He works closely with both the Will and Estate and Insurance Specialists to provide recommendations and a course of action to help clients achieve their goals.

Robyn Solnik
LL.B., TEP
Will and Estate Consultant

Specialising in will and estate planning, Robyn addresses each client's will and estate requirements individually and recommends the appropriate steps required to attain them. This includes updating wills, creating trusts, and setting up charitable foundations.

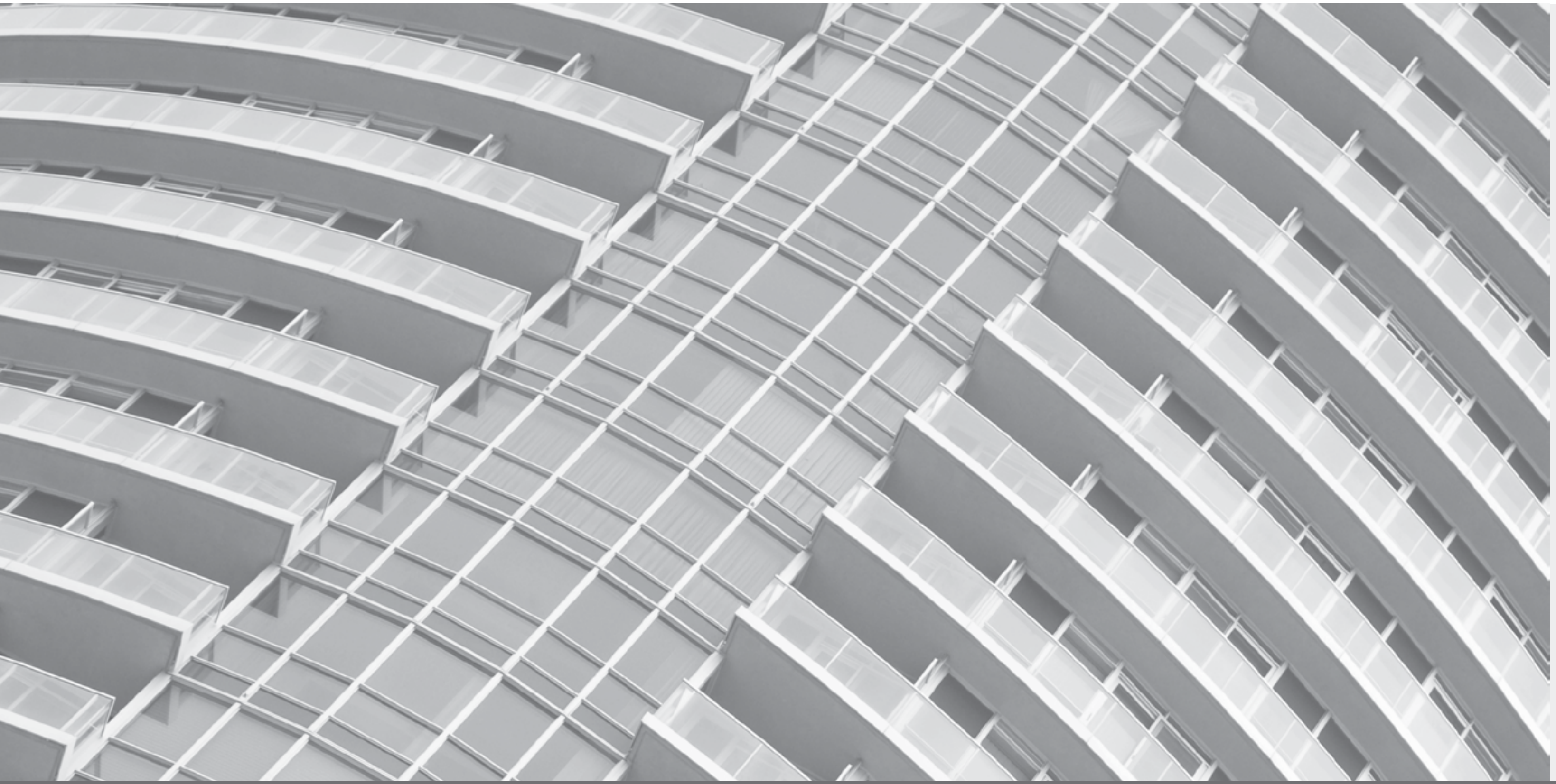
Andrew Sipes
CFP, CLU
Vice President and
Estate Planning Specialist

With over 15 years experience in the insurance industry, Andrew specializes in assisting clients with their investment, tax planning and estate planning needs through the creative use of insurance products.

Andrew Scace
Insurance Specialist

Andrew is an Insurance Specialist who provides personal and/or corporate tax-exempt life insurance solutions designed to increase clients' net worth and reduce the impact of taxation.

“A man I do not trust could not get money from me on all the bonds in Christendom.”
J.P. Morgan, American financier



The Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities:

Protect Your Wealth Today

Strategic Wealth Management is designed to benefit high-wealth clients who require in-depth and sophisticated investment strategies that transcend personal and professional boundaries.

If you feel that Strategic Wealth Management is the answer to your complex financial needs, contact the Strauss Rom Strategic Wealth Management Group of RBC Dominion Securities and protect your wealth today.

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