



A financial advisor can play an important role at any stage of your investment journey. Consider the wide range of services and benefits an advisor can provide:

- Wide range of financial solutions for your investment portfolio that can accommodate your unique goals and risk tolerance.
- Detailed, step-by-step financial planning that's tailored to your individual goals and situation, and can evolve with your life stages.
- Education and context to help you understand and gain confidence in your financial plan.
- Guidance and support to instill good savings and investing habits and help you avoid common investing pitfalls.
- Other services beyond just managing your investments, such as estates and tax planning.

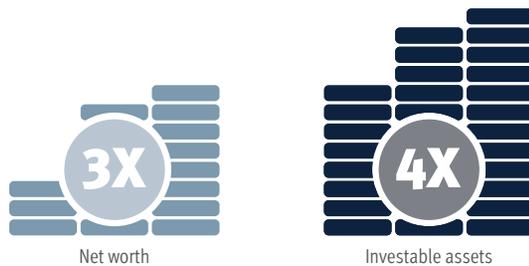
### Canadians who work with an advisor are more successful

Advisors have made a very tangible difference in the lives of Canadian investors. And the lasting value of advice is constantly being reinforced. Consider the following examples:

#### Building your wealth

Investors working with advisors are shown to have three times the net worth and four times the investable assets of those who don't work with an advisor. And, despite the prevailing opinion that advisors only work with the wealthy, the majority of Canadians had investable assets of under \$25,000 at the beginning of the advisory relationship.

#### Advised clients have greater net worth

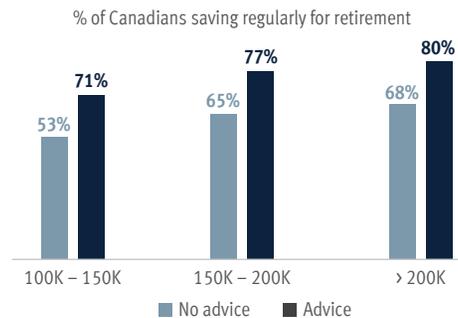


Source: Ipsos Reid, Value of Financial Advice, prepared for the Investment Funds Institute of Canada (IFIC), October 4, 2011

#### Keeping your goals on track

Investment returns are important, but saving on a regular basis is equally important when it comes to reaching your financial goals. As shown below, advisors help Canadians in a range of household income brackets stay on track by ensuring they're saving and investing regularly.

#### Advised clients are more successful at saving

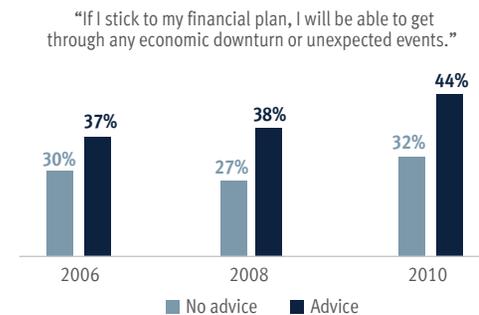


Source: Ipsos Reid, Value of Financial Advice, prepared for the Investment Funds Institute of Canada (IFIC), October 4, 2011

#### Having confidence in your plan

Sticking to a financial plan can be a challenge, especially through volatile markets. Having professional advice to guide you through difficult markets can play a vital role in helping you stay focused on your long-term goals.

#### Advised clients have greater discipline through volatile markets

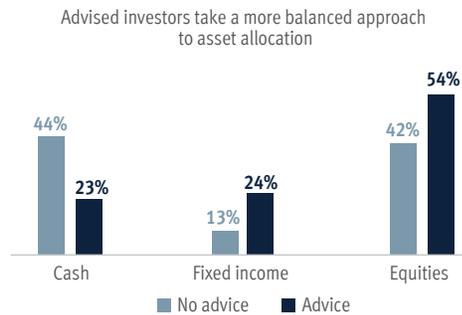


Source: Ipsos Reid, Value of Financial Advice, prepared for the Investment Funds Institute of Canada (IFIC), October 4, 2011

### Put more of your money to work

Setting an appropriate asset mix (a mix of bonds, equities and cash) and adjusting it over time as your needs and risk tolerance change is one of the keys to successful investing. As shown below, Canadians who are advised by a financial professional take a more balanced approach to asset allocation and have significantly more of their assets working for them. This means that they are getting growth potential from their equity allocation and regular cash flow through their fixed income allocation.

#### Canadian investor asset allocation

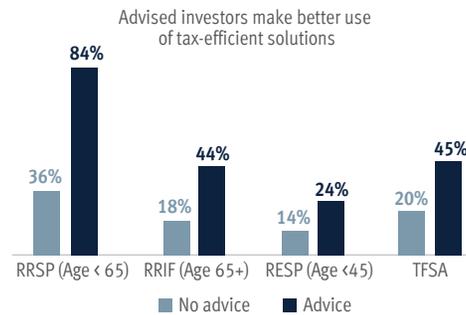


Source: Ipsos Reid, Value of Financial Advice, prepared for IFIC, October 2011

### Gain tax efficiency

There are a number of tax-efficient options available to Canadian investors. Not only do advised Canadians take advantage of tax-sheltered registered accounts at about twice the rate of non-advised Canadians, they also have access to a wide range of financial solutions and strategies designed for tax efficiency.

#### Investors using registered accounts



Source: Ipsos Reid, Value of Financial Advice, prepared for IFIC, October 2011

### MORE THAN JUST INVESTMENTS

Today's financial advisor can offer you a lot more than investment recommendations. Your advisor can provide a wealth of financial planning services and resources that can help you consolidate your finances and guide your family through a lifetime of evolving financial needs.

- Investment management
- Retirement planning
- Tax planning
- Insurance solutions
- Legal or financial guidance
- Intergenerational planning
- Estate planning

Contact a financial advisor today for more information on how they can help you reach your financial goals.

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