Services offerings for Valued Clients

Elizabeth R. Barker

First Vice-President

Financial Advisor

181 Washington Street

Six Tower Bridge

Suite 500

Conshohocken, PA.

19428

Phone (484) 530-2806

Fax (484) 530-2842

Liz.barker@rbc.com

www.lizbarker.com

- An initial consultation and thorough evaluation of your financial picture, goals, and risk tolerance prior to any recommendations being made. We look at your investments held at RBC or outside RBC
- A diversified investment and asset allocation plan based on your unique risk tolerance, goals and current portfolio
- A wealth management plan based on your long-term goals, not the products we offer to achieve them
- An in-person meeting with our team annually to review your financial position in relation to your goals — topics covered may include account updates, asset allocation review, portfolio status, retirement sensitivity analysis, capital gains review and changes in your life that could affect the wealth management plan
- Tax-efficient investment management, including IRA distributions and required mandatory distributions
- Periodic and proactive contact from our team when applicable to discuss repositioning portfolio, asset transfers, etc.
- Communications on specific interests (i.e. mutual funds, separately managed accounts, regulatory environment, Social Security reform, etc.)
- Access to research and market reports
- Access to articles of interest on our website
- Access to a final capital gains report each January
- Access to online accounts information through Online Access along with a tutorial for enrolling
- Referrals to other trusted professionals within our network, as requested or required

Your personal cost schedule

Advisory assets	Advice cost*
Up to $99,999	1.5%
$100,000 - $249,999	1.25%
$250,000 - $499,999	1.1%
$500,000 - $999,999	1%
$1,000,000 - $2,999,999	.9%
$3,000,000 - $4,999,999	.8%
$5,000,000 - $9,999,999	.7%
$10,000,000 - $24,999,999	.5%

* Cost does not include internal expenses and other costs on certain investment products. See Advisory Program Terms and Conditions and Disclosure Document for complete information on items included in advisory cost. The advice costs outlined in this document do not replace the terms and conditions in our advisory account agreement.