

Although the road to financial well-being can be a long one, adding value-based wealth strategies may help you get there faster.

Managing wealth can be a daunting task

You've worked hard, made sacrifices and saved. Now that you have accumulated significant wealth, you want to protect your nest egg. After all, what is the point of accumulating wealth if you don't protect it?

You may have some degree of familiarity with certain estate planning and investment techniques, but realize you are not the best qualified to make your own decisions, especially in this ever-changing environment. You might know people who work closely with an attorney, accountant and financial advisor to find solutions to meet their needs, yet you are uncomfortable hiring just anyone.

Other investors with more modest assets may not relate to your situation. But we can. The Feinman Investment Group understands the responsibilities and pressures that accompany wealth—and our services are designed to help you address them.

First and foremost, we are wealth managers.

Many financial professionals cling to older traditions or focus their energies on looking for the next big score. The Feinman Investment Group takes a more holistic view of wealth management.

While growing your portfolio is an important part of achieving and maintaining financial security, we realize it's only part of the picture. We focus on every stage of your financial life: accumulating, protecting, distributing and transferring wealth. Our comprehensive approach addresses special and complex issues that confront higher-net-worth individuals, such as retirement planning, minimizing income and estate taxes, funding a child's education and leaving a legacy.

The Feinman Investment Group is supported by an extensive team of home office professionals to help us meet your diverse planning needs. Because we believe wealth management is a multidisciplinary process,we also work closely with your attorney, accountant, or other advisors. After all, it's not about us—it's about understanding you, your particular needs and doing what's best for you and your family.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

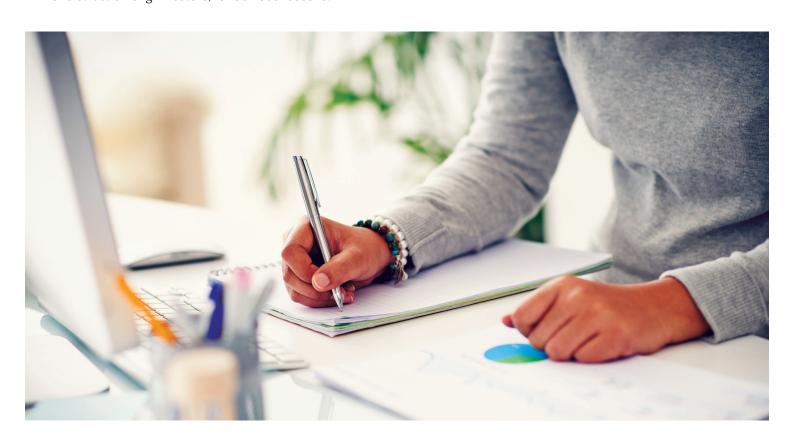
The investment landscape is as challenging as ever

Investing is far too complex and difficult for most people. Managing your own portfolio without having many of the more sophisticated tools and research available to professional investors can be very risky. Today, it is easy to make costly mistakes.

The shifting population — Major population shifts resulting from longer life expectancies and lower birth rates will continue to impact the economies of developed nations. Today, most corporations are unwilling or simply unable to provide pensions to their retirees. Furthermore, there is great uncertainty surrounding the future of government-sponsored retirement programs. As the world's baby boomers continue to retire, and Gen X nears retirement, their own investments will have to work even harder than ever.

Fraud and other scandals — Many investors continue to suffer from the after effects of corporate scandals, questionable accounting practices, and conflicts of interest among their advisors. Today, there is a high level of distrust among investors, for obvious reasons.

The enormity of the industry — Today, there are more than 15,000 publicly-traded common stocks, 17,000 mutual funds, and an unknown, but significant, number of hedge funds. It is estimated that there are more than a million registered financial advisors, investment advisors, and insurance specialists. It's easy to see why most people are not sure where to turn for help.





At the very heart of our thinking is prudent risk management. Taken one step further, The Feinman Investment Group believes individuals who follow a disciplined approach to investing can meet the challenges the financial markets will undoubtedly continue to present investors.

We understand the importance of managing risk

If risk is not properly assessed, the consequences can be devastating. For example, an investor suffers a 50% loss on a particular investment. Assuming that same investor reinvested the remaining proceeds and achieved that magic 10% average annual pretax return the stock market has earned over the long term, it would take more than seven years just to get even. Think about the tremendous opportunity cost.

Our success is more the result of what we refuse to do rather than what we do

We understand that the single most important factor in determining one's long-term success is to avoid making serious mistakes. While we recognize no single investor or investment approach is infallible—that making mistakes is a natural part of the investment process—our findings show that the people who have consistently accumulated

the greatest capital over long periods of time are the ones who make the fewest and smallest mistakes.

We ignore greater fool theory trading schemes and other popular approaches

Regardless of the approach used, many professionals and laypersons tend to be over-confident, active traders. Some investors base their purchases on nothing more than chart patterns and volume studies.

Others use computer generated asset allocation and style box models. Then there are people who invest according to events such as presidential election cycles, football statistics, January indicators, and even astrological alignments. Think about it. Would you really buy or sell a business on the basis of who is going to be the next president of the United States, which team won the Super Bowl, or whether the stock market was up or down in January?

Our group has an unwavering commitment to the principles of value investing

We understand that there's an operating company behind every security market quotation that requires careful scrutiny. Accordingly, we adhere to timetested, value-oriented thinking when we make investments on your behalf. In cases where we use third-party investment managers, our selection process includes support from a dedicated team of RBC Wealth Management analysts, who further study quantitative and qualitative data after making on-site visits and conducting rigorous telephone interviews.

We are mindful of our own limitations and the "uncommonness" of common sense thinking

Here are some of the investment principles we adhere to every day:

Success requires a proper temperament more than intelligence. While there are many bright analysts and portfolio managers working long hours, the real winners are patient people who have the ability to think and act independently from the crowd in a rational way. Winners are unemotional because they never sell for fear of losing money or buy because they are afraid they'll miss a move up.

Success comes when a person avoids investing outside his or her area of expertise. We believe it is far better to know a lot about a few things rather than a little about a lot of things.

Trying to predict short-term tops and bottoms with the stock market, interest rates or the economy is a loser's game. However, we recognize the importance of being able to see the big picture. Accumulating wealth to us means investing in companies one-by-one, no differently than how a businessperson would look to buy an entire

company. But we also realize that success over time requires an understanding of the longer-term ebbs and flows in the markets. So instead of thinking buyand-hold forever, we will take decisive action to adjust your portfolio allocation between stocks, bonds, and cash equivalents when it is deemed appropriate.

Risk is nothing more than paying too much for something. We believe that when you have not done your homework and have miscalculated the intrinsic value of a security, you are taking on too much risk.

Please compare us to other financial advisors on the Street. It's not everyday that you will find a team of professionals who truly care about always doing the right thing for clients.

We offer independent advice

There are no special relationships or compensation sharing agreements with the investment providers with whom we work. Our loyalty is to our clients and we provide advice on that basis. Your interests are front and center—always.

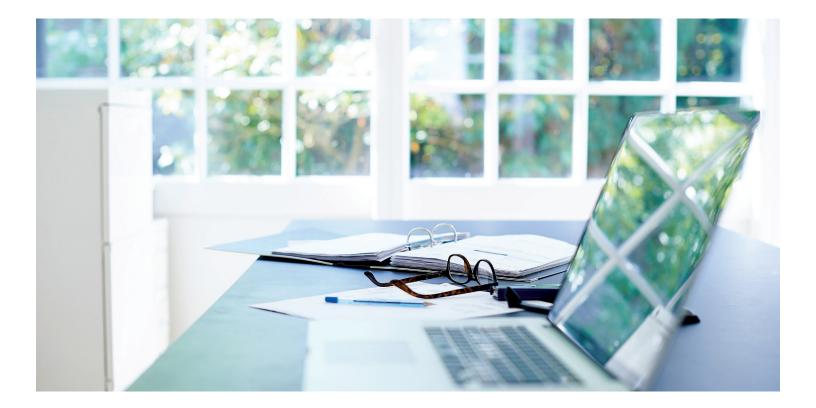
We don't dance around when it comes to fees and commissions

In most cases, we work with clients on an all-inclusive, asset-based fee schedule. Under this arrangement, there are no limitations on the time we spend with you, the number of transactions that are made, or any other services we provide. Our asset-based fee structure helps confirm our objectives are aligned with yours—we are

interested in prudently growing your net worth, not billing hours or earning commissions on product sales. There may be instances however, where working with us on a traditional commission basis is more cost-effective for you. In these situations, we will work with you accordingly.

We're right there with you

If we recommend something to our clients, we generally own it in our own portfolios. When it comes to our own money, we practice what we preach. In other words, we eat our own cooking.



Committed to serving you

When you work with The Feinman Investment Group you will notice our steadfast commitment to providing excellent service. Because we work as a team, you can be assured that whenever you need to contact us, for whatever reason, you will be working with a professional who is readily available, knowledgeable and experienced.

We believe in proactive communication with our clients

It is not our style to wait for you to call us with questions. Our mission is to understand the uniqueness of your particular situation and help you achieve your financial goals. We do this by making careful recommendations, reviewing your investments and communicating with you in a professional manner through a variety of channels.

We provide comprehensive reporting and performance tracking

This way, you will know where you stand, if the job is getting done, and if not, what actions should be taken. We provide realized/unrealized gain and loss information, year-end tax summaries, quarterly performance reports, fixed income maturity and cash flow reports, investment studies, and market commentaries. In addition, we will routinely discuss timely wealth management ideas with you and your other professional advisors.

Your next step

In these times of uncertainty, The Feinman Investment Group has the experience and resources to manage your investments and provide state-of-the-art wealth management services. Our clients know we have the expertise to help them achieve their financial goals in a prudent, deliberate and creative manner.

If you are looking for comprehensive solutions from a team of professionals who have the know-how, and who really care, turn to The Feinman Investment Group.

The Feinman Investment Group

1 Dickinson Drive, Suite 100 Chadds Ford, PA 19317 (800) 651-1388 scott.feinman@rbc.com



Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in consultation with your independent tax or legal advisor.