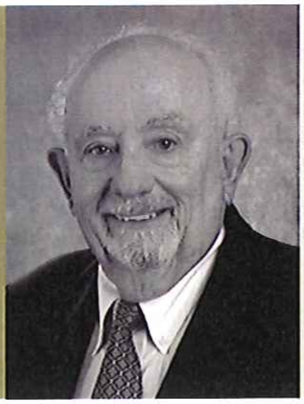

RBC WEALTH MANAGEMENT

Howard Schnoll

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Value Statement Relationship

I seek a long-term relationship with my clients, built on the foundation of mutual trust and respect. I advise my clients on how to achieve their financial goals by helping them create, preserve and transfer their wealth.

What is Important to You?

Professional wealth management helps you answer this question, prioritize your objectives, and prepare financially to accomplish them. Helping you with the financial side of achieving what is important to you is central to everything we do at RBC Wealth Management.

- Planning for retirement
- Creating an income during retirement
- Funding an education
- Maintaining or enhancing your lifestyle
- Preparing for a major purchase
- Protecting your family or income
- Creating the legacy by which you want to be remembered

Four Steps to Wealth Management

Managing your money, making it grow, protecting it and using it to your best advantage can take considerable time and expertise. This is why many affluent people and families depend on financial advisors like me for expert assistance. Perhaps you are also looking for professional help achieving the results and minimizing risks.

I will work with you to develop strategies and deliver personalized solutions for accumulating, protecting and transferring wealth — in addition to using your wealth to help create an income stream during retirement. My methodical approach to providing wealth management services can help simplify your life.

UNDERSTANDING YOUR FINANCIAL OBJECTIVES

I begin by asking questions to help learn about your current financial situation, what you want to accomplish in the future and how you feel about risk. I may also ask about family dynamics that may be important.

This step is essential to developing a comprehensive, effective wealth management plan.

DEVELOPING SMART, TIME-TESTED STRATEGIES

Based on the information you provide, I analyze your unique personal and financial needs, then match your objectives to appropriate strategies.

This step is crucial, because it helps define how I am going to help achieve your financial goals.

IMPLEMENTING CREATIVE SOLUTIONS

Drawing on the vast resources of a global leader in diversified financial services — the Royal Bank of Canada* — I customize a solution set to help meet your specific long- and short-term needs.

This is the step where I deliver world-class products and services tailored to your unique financial goals.

PROVIDING TIMELY, ON-GOING SERVICE

Markets change over time. But your life — and your needs — may change, as well. So I regularly monitor the performance of your wealth management plan and check in with you periodically to make sure I still understand your financial objectives (see step one).

This is the step that helps me ensure your financial objectives are being met — and make adjustments as necessary to keep your wealth management plan on track.

QUALIFICATIONS GUIDELINES

Mr. Schnoll is a Senior Vice President at RBC Wealth Management and a member of the RBC Senior Consulting Group. Mr. Schnoll has over 55 years of experience in accounting management consulting, corporate finance and investment banking.

In 1966 Mr. Schnoll co-founded Nankin, Schnoll and Company, which grew to one of the largest independent public accounting firms in the state of Wisconsin. In 1985, he merged his company with BDO Seidman, which became the ninth largest public accounting firm in the United States. Mr. Schnoll was managing partner of the Milwaukee office of BDO Seidman and a member of the National Board of Directors from 1985 to 1990. In 1993 Mr. Schnoll co-founded GS2 Securities, Inc., a consulting firm where he focused on investment consulting and investment banking to mid-sized businesses and small public companies. GS2 Securities, Inc. became a wholly owned subsidiary of B.C. Ziegler and Company in July 1997. Mr. Schnoll consults with high net worth individuals, institutions, endowments and retirement plans. In July 2006, Mr. Schnoll left B.C. Ziegler and Company and joined RBC Wealth Management forming The Schilffarth-Schnoll Group.

Mr. Schnoll is active in community affairs. He is past Chairman of the Board of Milwaukee World Festival, Inc. — World's Largest Music Festival and a member of the Greater Milwaukee Committee.

Mr. Schnoll is a graduate of the University of Wisconsin with a Bachelor of Business Administration (BBA) and a major in accounting. He is a member of "IMCA", the Investment Management Consultants Association.