TD Wealth

TD Wealth Private Investment Advice

Helping you achieve your vision of success

Presented by:
Sample

We see the whole you

And that's key to discovering and helping you achieve what truly matters to you and your family.

We believe in building long-lasting relationships that evolve as your needs change over time.

Whether your goals are straightforward or complex, we're dedicated to delivering tailored wealth management strategies that will help you achieve them.

Working together

Our clients

Our team works with a wide range of clients from business owners and executives to families with multi-generational needs. No matter who you are, you can count on us to help you achieve what matters most to you.

About us

TD Wealth Private Investment Advice combines the firm's best wealth advisors with a sophisticated set of investment solutions tailored to your needs. Your Investment Advisor seeks to deliver timely, proactive advice and work closely with you to make key decisions about your portfolio.

Our value to you

Our approach is built around your life's priorities. Your Investment Advisor will work closely with you to help ensure you remain on track with your goals. Having a dedicated relationship allows you to have an Investment Advisor monitoring your progress and adjusting to life events as they happen. While delivering a coordinated wealth management experience.

When we work with you, you can expect:

- In Depth Discovery
- Goal Based Planning
- Disciplined Process
- Integrated Team Approach
- Contemporary Investment Management

In-depth discovery

We begin by taking the time to really get to know the whole you.

By uncovering the values behind each of your financial goals and identifying what truly matters to you, we're able to start crafting a wealth plan that's as unique as you are.

- What are your short and long-term goals?
- What do you value most?
- What will your legacy be?

In-depth discovery

Getting to know your Wealth Personality™

We understand that your success can't be understood with just a set of numbers. A combination of factors influences your wealth decision process, including your goals, motivations, family life and financial blind spots. When assessing these factors, and how they fit into your overall Wealth Personality™, we use the cutting-edge field of Behavioural Finance to dig deep and really get to know who you are. Understanding the influence of psychology on your financial behaviour can help us deliver relevant wealth advice to help you achieve your goals.

Understanding what drives your decisions

In order to get to know the whole you, we can enhance our knowledge with additional layers, including a deeper understanding of your family's values and your overall financial picture. By charting major traits, we can better predict your behaviours, identify underlying motivations and work with you to help overcome any biases that may be slowing your financial growth.

Goals-based planning

Helping achieve what truly matters to you and your family.

Our wealth solutions focus on four key areas in order to ensure we deliver a well rounded, holistic wealth experience - one that is tailored just for you.

Build net worth

We can help you build your net worth by developing effective strategies and investment solutions that align to your needs, even as they evolve.

Implement tax-efficient strategies

We can work with you to help create and structure your accounts to help reduce tax exposure while keeping income available for when you need it.

Protect what matters

By leveraging the expertise of TD specialists, we can integrate strategies to help you protect what matters to you most at every life stage.

Leave a legacy

Your legacy is important to us. We'll help you create a plan that provides for your top priorities and optimizes the transfer of your wealth.

Disciplined process

Initial Discovery

Our discovery process focuses on understanding your priorities and goals in order to better support them.

Personal Wealth Strategy Meeting

Once we understand your unique situation, we can help you develop a personalized wealth plan

Welcome to TD Wealth Private Investment Advice

Next, we put that plan into action by constructing a portfolio that complements it. This phase involves an official onboarding as well as any account transfers required to begin implementing your plan.

Meet your Team

Whenever your needs require specialized support, we will build a team of TD specialists who can help.

On Going Proactive Service

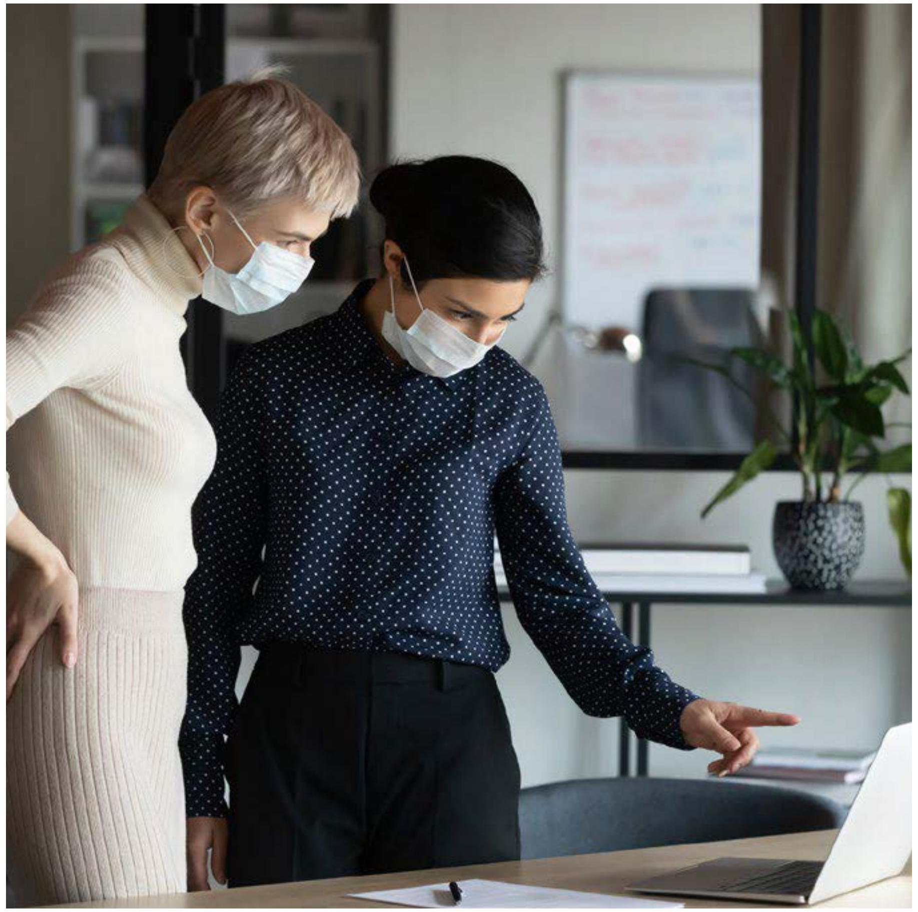
Your Investment Advisor will stay in touch with you, keeping you up to date on what matters to you.

Regular Review Meetings

To ensure your wealth plan evolves as you do, we'll regularly review your priorities with you, helping you stay on track with your goals.

Integrated team approach

To ensure your sophisticated needs are supported with equally sophisticated solutions, your Investment Advisor can build a team of TD specialists who can help.



You and your family

Investment Management	Private Banking	Tax Planning	Financial Planning
Will & Estate Planning Services	Trust Officer	Philanthropic Advisory Services	Asset Protection Strategies

Investment solutions

As your Investment Advisor, we will work with you to develop your personalized investment strategy. We can provide you with access to a broad range of investment solutions to help meet your specific needs.

Understanding what is important to you

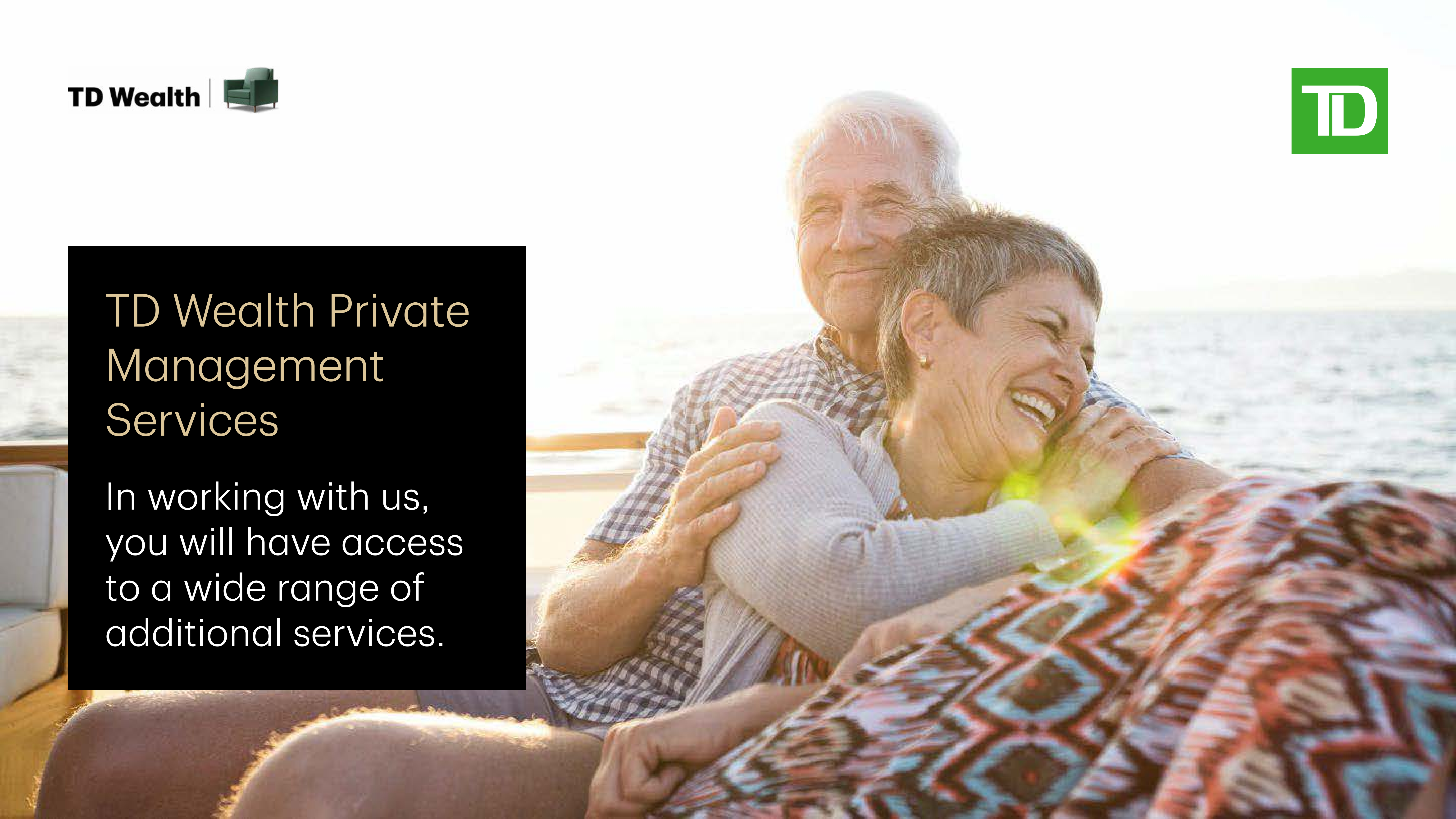
Investment Approach

- Investment Philosophy
- Asset Allocations
- Risk Management
- Due Diligence & Oversight
- Multi-Manager Strategy
- Socially responsible investing
- Alternative Investments

Solutions

- Mutual Funds, ETFs, Fixed Income, Segregated Equity & Bond Models
- Alternative Investments
- Structured Products
- Unified Managed Portfolios
- Short-term Cash Solutions
- Socially Responsible Investing

TD Wealth



TD Wealth Private Management Services

In working with us, you will have access to a wide range of additional services.

TD Wealth Private Banking

Your Private Banker understands that growing wealth often goes hand in hand with a need for more complex financial services. To help you manage your various banking needs; we offer enhanced personalized service and proactive advice when you need it most.

Tax-effective borrowing	Complex credit strategies	Cross Border Banking
Cash Management Services	Everyday Banking	U.S. and Canadian Credit Card Solutions

Specialized Services

The Wealth Advisory Services Team of specialists delivers a broad range of specialized strategies for you and your family.

Tax Planning	Estate Planning	Retirement Planning	Stock Option Planning
Philanthropic Planning	Cross Border Planning	Business Succession Planning	Risk Management/ Insurance Planning

Specialized Services

Philanthropic Advisory Services

TD Wealth was the first financial institution in Canada to launch a donor advised fund in October in 2004.

- Strategic Advisory Services
- Philanthropic Plan Services
- Private Giving Foundation
- Mission and Vision Statements
- Family Foundation
- Charitable Giving Tax Strategies
- Maximize Social Impact

TD Wealth Private Trust

The trust and estate services team will help you take steps today to preserve and transfer your wealth for future generations.

- Will and Estate Planning
- Power of Attorney
- Serve as Trustee
- Executor Services
- Trust structure set-up and administration
- Financial care services for seniors and caregivers
- Escrow set-up and administration

TD Wealth Insurance Services

With your wealth considerations in mind, your Estate Planning Advisor can offer insurance solutions that will aim to address your individual and unique concerns.

Terminal tax minimization strategies	Life insurance planning	Annuities and Guaranteed Income Products	Tax-Deferred Investment Strategies
Estate Equalization	Risk Management	Inter-Generational Transfer of Capital	Critical illness, disability and long-term care insurance

Your team

Sample
Associate
TD Wealth

TD Wealth

TD Wealth

TD Wealth

TD Bank Group

+85M
Employees

+26MM
Clients

+$1.2T
in Assets

TD Annual Report, 2019, https://www.td.com/document/PDF/ar2019/ar2019-Complete-Report.pdf

TD Bank Group

TD is a Top 10 bank in North America and is considered one of the World’s 50 Safest Banks by Global Finance for the past nine years.

- Solid balance sheet and capital position reflected in strong credit ratings
- Stable, organic growth engine with over 80% of earnings from the retail segment
- Strong risk discipline with a focus on robust capital and liquidity management

In Canada, TD serves 15 million customers through 1,120+ branches and 3,150+ ATMs across Canada.

- #1 or #2 market share in most banking products, including largest credit card issuer by outstanding balances
- Market leadership in Direct Investing and one of the largest Money Managers of Canadian Pension Assets.
- Largest direct-to-consumer insurer
- and top-ranked affinity insurer

The Top 40 Money Managers (based on Canadian Pension Assets as of Dec 31, 2020)” Benefits Canada, May 2021 edition

Disclosures

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