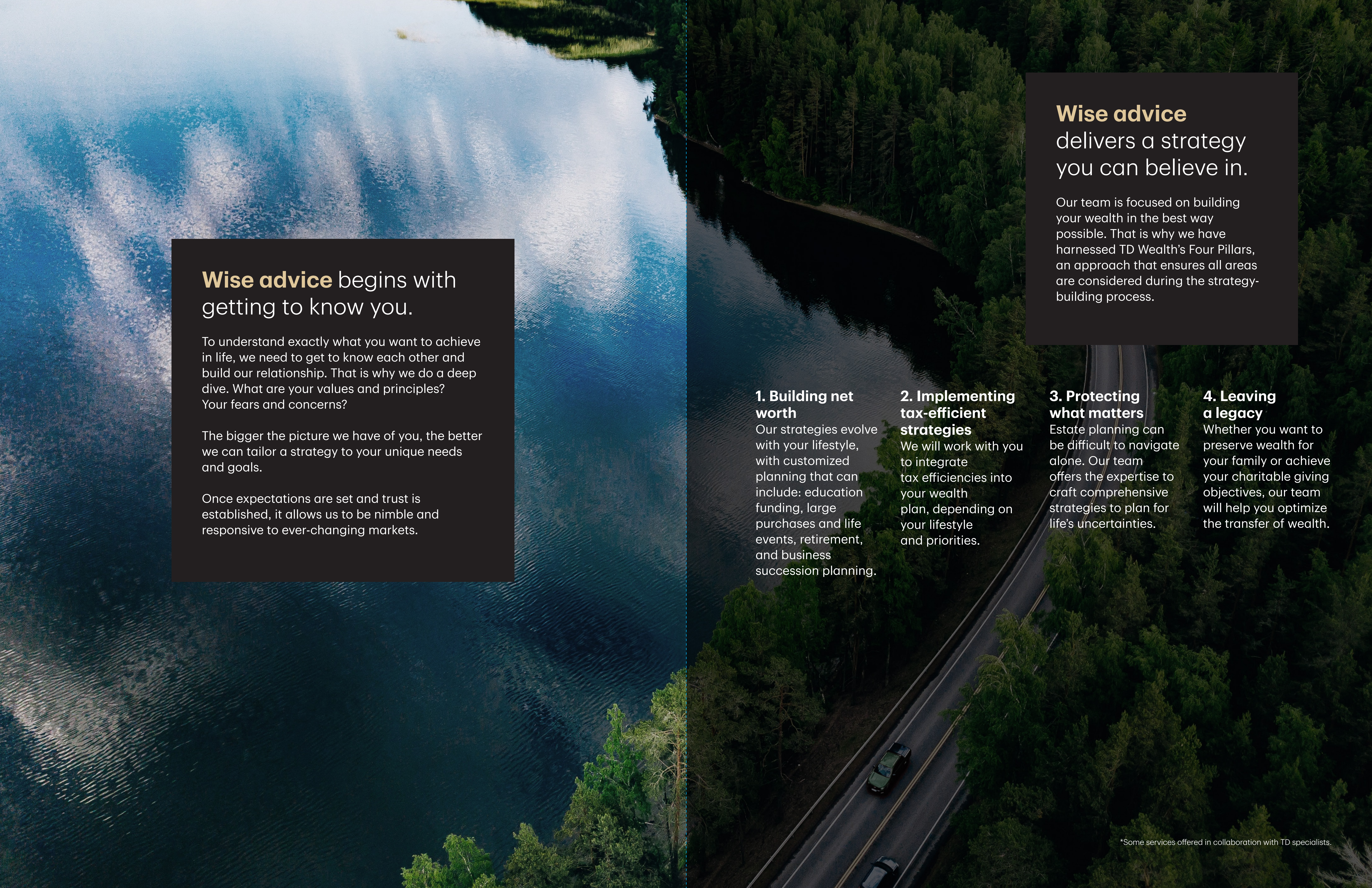
TD Wealth

Wise advice to help you **meet your goals.**

At Abbott Advisory Group, we have been helping build the wealth of affluent investors for over 30 years.

Abbott Advisory Group



Wise advice begins with getting to know you.

To understand exactly what you want to achieve in life, we need to get to know each other and build our relationship. That is why we do a deep dive. What are your values and principles? Your fears and concerns?

The bigger the picture we have of you, the better we can tailor a strategy to your unique needs and goals.

Once expectations are set and trust is established, it allows us to be nimble and responsive to ever-changing markets.

Wise advice delivers a strategy you can believe in.

Our team is focused on building your wealth in the best way possible. That is why we have harnessed TD Wealth's Four Pillars, an approach that ensures all areas are considered during the strategy-building process.

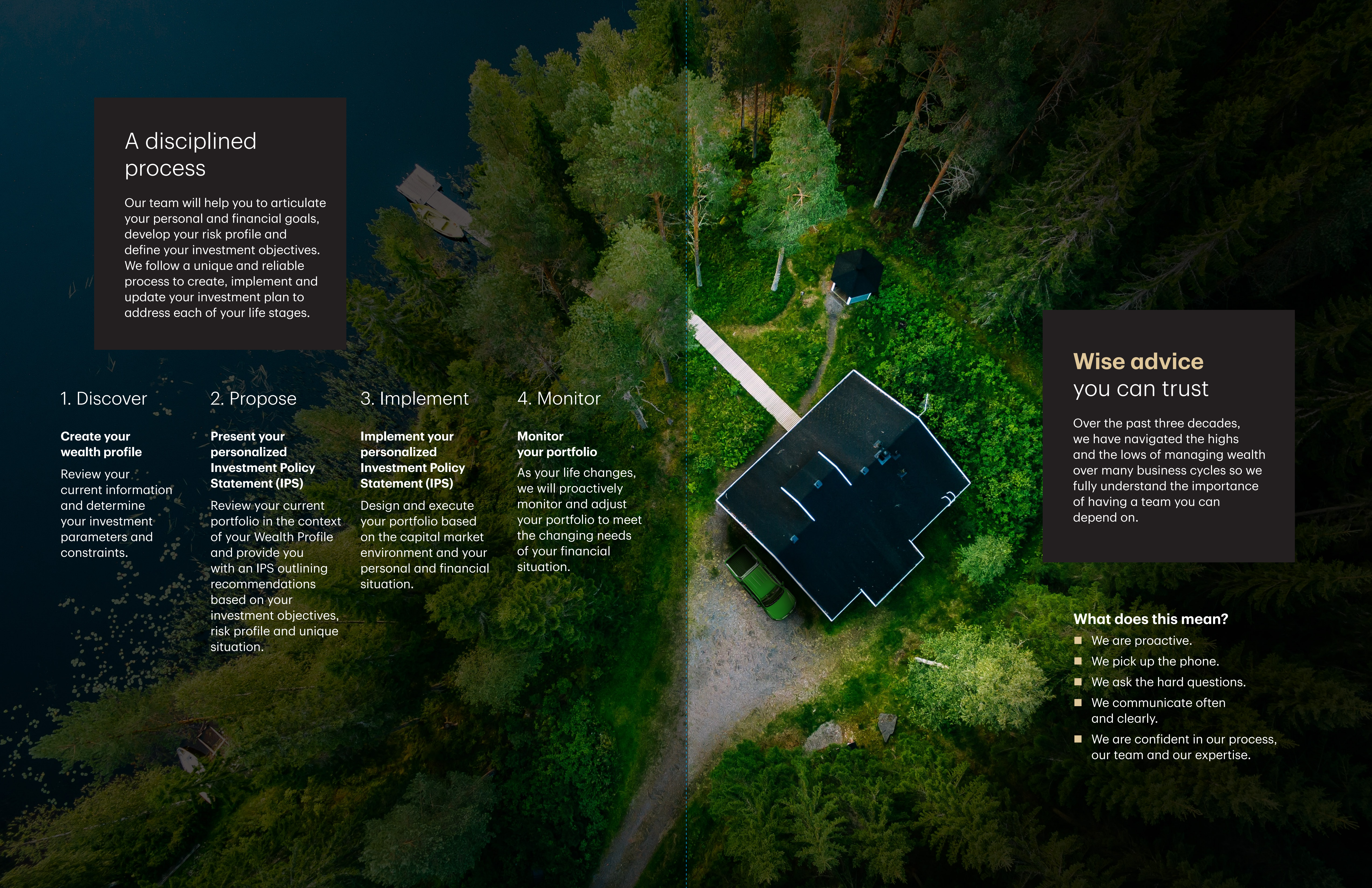
1. Building net worth
Our strategies evolve with your lifestyle, with customized planning that can include: education funding, large purchases and life events, retirement, and business succession planning.

2. Implementing tax-efficient strategies
We will work with you to integrate tax efficiencies into your wealth plan, depending on your lifestyle and priorities.

3. Protecting what matters
Estate planning can be difficult to navigate alone. Our team offers the expertise to craft comprehensive strategies to plan for life's uncertainties.

4. Leaving a legacy
Whether you want to preserve wealth for your family or achieve your charitable giving objectives, our team will help you optimize the transfer of wealth.

*Some services offered in collaboration with TD specialists.



A disciplined process

Our team will help you to articulate your personal and financial goals, develop your risk profile and define your investment objectives. We follow a unique and reliable process to create, implement and update your investment plan to address each of your life stages.

1. Discover

Create your wealth profile

Review your current information and determine your investment parameters and constraints.

2. Propose

Present your personalized Investment Policy Statement (IPS)

Review your current portfolio in the context of your Wealth Profile and provide you with an IPS outlining recommendations based on your investment objectives, risk profile and unique situation.

3. Implement

Implement your personalized Investment Policy Statement (IPS)

Design and execute your portfolio based on the capital market environment and your personal and financial situation.

4. Monitor

Monitor your portfolio

As your life changes, we will proactively monitor and adjust your portfolio to meet the changing needs of your financial situation.

Wise advice you can trust

Over the past three decades, we have navigated the highs and the lows of managing wealth over many business cycles so we fully understand the importance of having a team you can depend on.

What does this mean?

- We are proactive.
- We pick up the phone.
- We ask the hard questions.
- We communicate often and clearly.
- We are confident in our process, our team and our expertise.

Wise advice starts with wise advisors

Drew Abbott
Senior Investment Advisor
(416) 308-4408
drew.abbott@td.com
Drew leads the Abbott Advisory Group with over 30 years of experience delivering meaningful, well-structured wealth solutions.

Andrew Clayton
Portfolio Manager
(519) 758-1395
andrew.clayton@td.com
Andrew has been taking care of the financial needs of individuals, families, and corporations since 2011 and is passionate about tailoring his approach to each client.

Chad Neureuther
Investment Advisor
(416) 307-9232
chad.neureuther@td.com
Chad focuses on research analysis, portfolio creation and comprehensive wealth planning, emphasizing risk mitigation and capital preservation.

Clay Abbott
Associate Investment Advisor
(416) 308-1911
clay.abbott@td.com
As an entrepreneur who has built, restructured, and sold companies, Clay brings both business acumen and consummate planning skills to the team.

Cindy Clost
Client Relationship Associate
(416) 307-3974
cindy.clost@td.com
Cindy's wealth of experience helping organize the many components that make up successful wealth solutions brings efficiency and clarity to our time-tested process.

Beverly Culbertson
Client Service Associate
(905) 815-1603
beverly.culbertson@td.com
Beverly has worked in the financial services industry since 2009 and has built a great rapport with her clients through her deep knowledge of the industry and friendly approach.

Pierre Létourneau LL.B., MBA, CFA, **Vice President, Business Succession Advisor**
(905) 501-0182 pierre.letourneau@TD.com
Pierre has been dedicated to providing comprehensive planning solutions to high-net worth families and business owners for over 15 years.

Bob Izatt CFP®, CLU®, CH.F.C, **Senior Estate Planning Advisor**
(906) 660-2397 bob.izatt@TD.com
Bob has worked in the financial planning and insurance industries for over 30 years and is currently dedicated to helping clients with their financial and non-financial assets in case of unforeseen events.

Andy Galvao, Senior Private Banker
(289) 208-0796 andy.galvao@td.com
Andy has worked with TD for over 20 years and utilizes his experience to create a personalized plan designed to help meet their current and future financial needs.

Wise advice that prioritizes all your life's events

Once a clear picture of your goals has been identified, we will work with you and a team of TD specialists to develop a plan tailored to you and your loved ones, allowing you to have a lasting impact for years to come.

In collaboration with TD specialists, we offer:

- Retirement planning
- Business succession advice
- Tax mitigation strategies
- Philanthropic planning
- Estate and trust services
- Private banking solutions
- Asset protection strategies
- Customized credit

Wise advice
you can trust

Abbott Advisory Group
2020 Winston Park Drive, Suite 301, Oakville, ON L6H 6X7

(416) 308-4408
Toll Free: 1 (800) 563-5095
Branch Office: (905) 815-5212

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