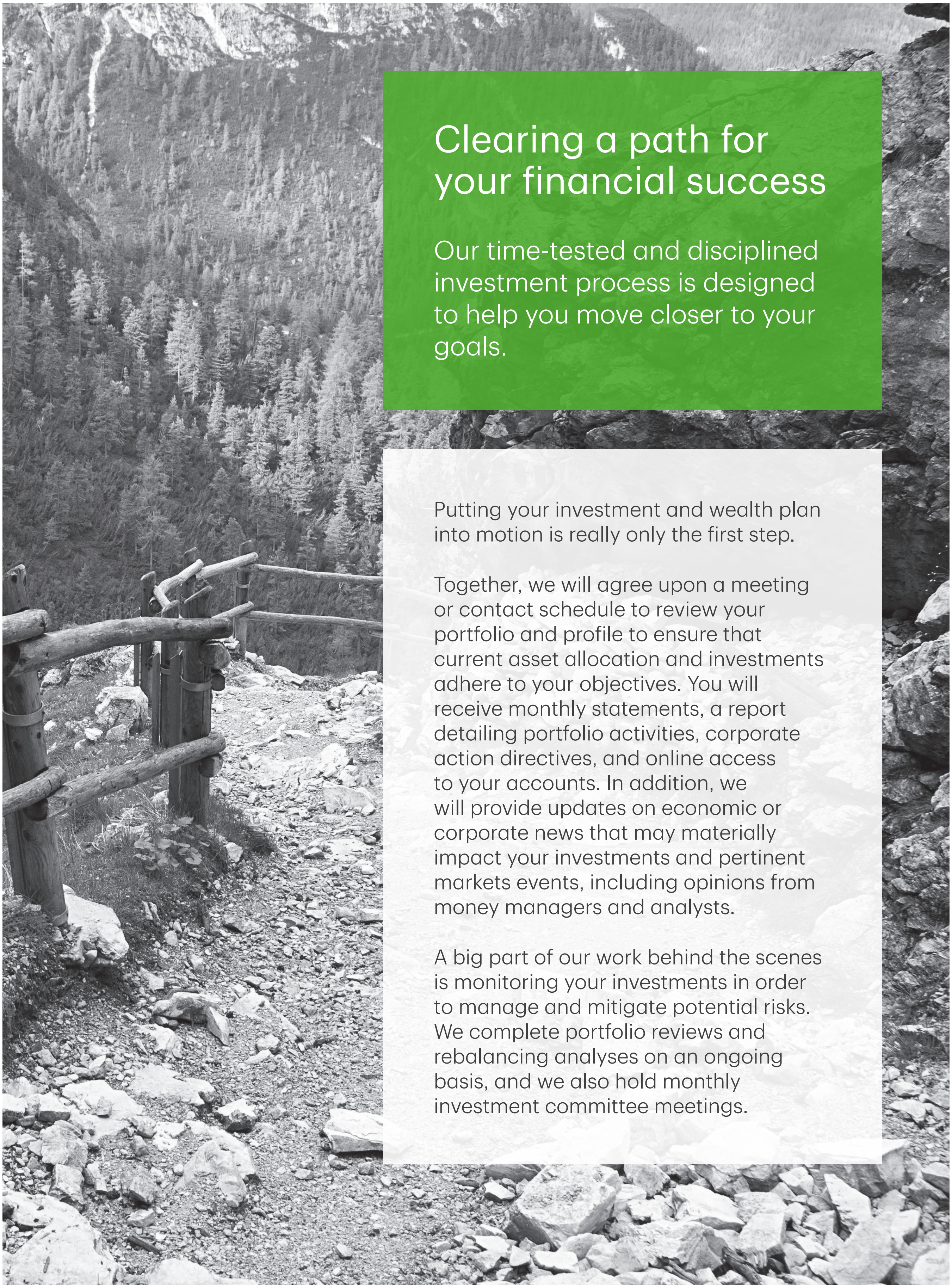

Clearing a path for your financial success

Our time-tested and disciplined investment process is designed to help you move closer to your goals.

Putting your investment and wealth plan into motion is really only the first step.

Together, we will agree upon a meeting or contact schedule to review your portfolio and profile to ensure that current asset allocation and investments adhere to your objectives. You will receive monthly statements, a report detailing portfolio activities, corporate action directives, and online access to your accounts. In addition, we will provide updates on economic or corporate news that may materially impact your investments and pertinent markets events, including opinions from money managers and analysts.

A big part of our work behind the scenes is monitoring your investments in order to manage and mitigate potential risks. We complete portfolio reviews and rebalancing analyses on an ongoing basis, and we also hold monthly investment committee meetings.

Objective investment management designed to support you through your financial lifecycle

Free up your time and energy to focus on what you do best, and we'll focus on what we do best.

- We offer an open architecture platform, meaning we are free to invest in products that we feel will help meet your needs and are in alignment with your Investment Policy Statement.
- We enjoy access to and support from external portfolio managers and research analysts.
- We favour large-cap, dividend-paying securities with a track record of growing revenue and earnings.
- We use Exchange Traded Funds (ETFs) or pooled funds to support our core strategy.
- We can overlay our equity portfolio protection on your portfolio as required.
- We may use market-neutral hedge funds to reduce your portfolio's correlation to the equity markets.
- We offer fixed income blends of liquid corporate bonds, quality high-yield bonds, rate-reset preferred shares and bond ETFs.
- We integrate the vast resources across TD Bank Group and regularly engage TD Specialists to bring you expertise and answers regarding private banking solutions; trust services, including will and estate plan consultation; insurance to help protect your income and estate; business succession planning, and more.

Discretionary portfolio management

We are qualified to offer you discretionary portfolio management, which means you can entrust your day-to-day investing decisions to our team with the knowledge that we are held to a higher standard, and that we embrace our obligation to put your interests first. Discretionary investing also enables us to respond nimbly to sudden opportunities and risks, which can be addressed swiftly under this model without waiting for your approval. In addition, discretionary portfolio management gives you access to premium investment vehicles typically reserved for institutional (pension fund) clients designed to potentially minimize risk and maximize consistent returns.

Comprehensive wealth advisory fee

We believe that successful relationships are built on a foundation of trust and transparency. One of the important ways this belief is manifested in our advisory practice is through our optional comprehensive fee model. For one annual, tax-deductible fee, you can expect:

- Financial planning with a goals-based plan, cash flow modelling, and changes in net worth over time
- Retirement income and asset planning including reviewing any company pension and savings plans
- Financial strategy action plan built from your family's goals and objectives
- Wealth and investment management
- Comprehensive financial overview involving access to a range of TD Specialists

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group (TD). TD offers a full range of financial products and services to approximately 24 million customers worldwide through three key business lines: Canadian Retail, U.S. Retail and Wholesale Banking. We are part of TD Wealth Private Investment Advice under the TD Wealth (Canada); Canadian Retail.

Over the past 155+ years, TD had helped generations of our clients with their personal, family and business assets in the ways that matter to them. We've done this by building strong, transparent relationships and creating integrated, tailored solutions to help them reach their financial goals. We have operations in 13 countries in North America, Europe and Asia Pacific. In North America, our banks based in Canada and the U.S. serve customers through nearly 2,500 branches and stores conveniently located across Canada, and from Maine to Florida.

We look forward to discovering what truly matters to you.