Personalized investment and financial strategies for clients like you.

Cameron
Wealth Management
Group

TD Ready for you

Personalized financial strategies for clients like you.

We work closely with people to perform intelligent, prudent investment advisory and wealth planning services. We have more than 90 years of combined expertise in meeting the diverse needs of families, farmers, busy professionals, business owners, private companies and foundations.

Our goal is to help you recognize how wealthy you truly are and to feel confident enough to start enjoying your precious capital without compromising your long-term financial horizons and retirement security.

From left to right: Samantha Zielinski, Darren Cameron, Chris Barnes, Sylvie Nicol

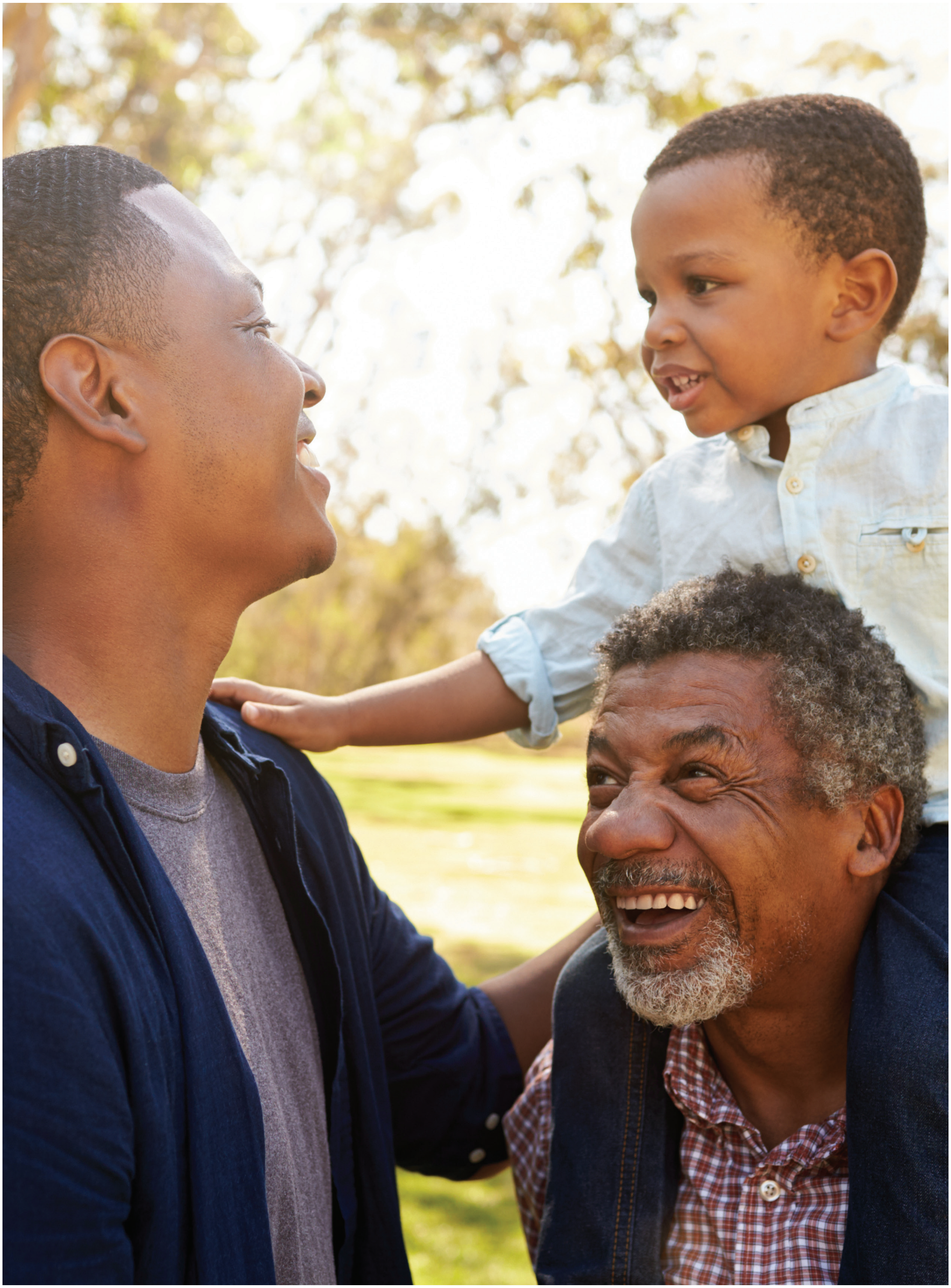
Multigenerational solutions

Our team serves investors in the Fraser Valley, where everyone connects to agriculture in some way.

We enjoy building relationships with affluent farmers and business owners, getting to know their business stories and families. Over the years, we've gained a significant understanding of their unique needs.

Businesses and farms tend to pass down through families, and we find it rewarding to reach out to their second and third generations to help them learn to steward wealth wisely.

Retired business owners and farmers are a real focus for our team. Often, they've just sold their farm, quota, or manufacturing business. These enterprising people have done really well, and it is our honour to help them manage their assets intelligently.



Our enhanced services go beyond investing

We work with a very concentrated group of clients, which allows us to spend more time with each family. Our team, resources and strengths will meet your needs for many aspects of the wealth you have earned. This means:

1) **Deeper discovery** process decodes your wealth personality using behavioural finance, to assist in determining what truly matters to you. We like to get to know our clients on a deeper level than most advisors, learning about their families and what truly matters to them. People will even call into our office just to say hello. Clients rarely leave our care, and if they do, they most often return.

2) **More proactive and intensive planning** to get ahead of situations before they present risk or to seize opportunities. Our aim is to earn trust from you by thinking one step ahead of the curve.

3) **More collaboration with TD specialists** to incorporate sophisticated tax, retirement, estate and business succession planning into our overall wealth strategies. We will also integrate external specialists such as your accountant and/or lawyer.

4) **More attentive service.** Our team is mobile throughout the Fraser Valley; we will come out to meet with you on your own premises, if that is more convenient for you.

As your trusted advisors, our team delivers dedicated service designed to help simplify your life. We will:

- Strive to act wisely on your behalf and always in your best interest.
- Empower you by providing the information you need to make informed decisions.
- Strive to enhance your potential returns, while managing risk and offering diversification.
- Provide alternative strategies to help you maximize gains and minimize risk and losses.
- Seek out cost-efficient and tax-smart investments whenever possible.
- Share new ideas, approaches and opportunities as they arise.
- Monitor and report on your portfolio regularly.
- Promptly contact you when a significant market change occurs that could impact your portfolio.
- Consult with your other professional advisors to ensure that we optimize and integrate your entire financial picture.
- Remain committed to making a difference in your lives.

Integrated wealth service

We take an integrated approach, bringing in other TD specialists as required to develop a personalized wealth strategy. We assemble a team to develop the strategies you require, such as:

A retirement plan	Tax mitigation strategies	Business succession advice
Private banking solutions	Integrated Wealth Services	Commercial and agricultural banking
Estate and trust services	Asset protection strategies	Philanthropic planning

Retirement income and total wealth planning

Whether you are nearing retirement or well into your golden years, our team will help you create and implement a tailored strategy that works best for you. We'll help you to make the most of opportunities to build and preserve your wealth so that it can generate a reliable income stream to last throughout your retirement years.

Our integrated total wealth approach can help you:

- Manage your assets
- Reduce your risk exposure
- Minimize your tax liabilities
- Maintain liquidity
- Create and implement a forward-looking, tax-efficient estate plan, complete with will, power of attorney and trusts if needed
- Plan for smooth business succession
- Protect your income, assets and estate through insurance strategies
- Access TD Private Banking services
- Plan strategic philanthropic giving and legacy creation.

Our wealth and investment planning process

Our consistent and personalized planning allows us to gain a thorough understanding of your immediate financial goals and the long-term dreams and aspirations you and your family share. The result is a wealth and investment plan that is professionally tailored to your unique situation that will evolve with you through various stages of your life.

Step One: **Introduction & Discovery**	• Introduce our team and processes • Understand your short-, medium- and long-term needs, goals and aspirations • Gather all necessary and relevant information – current versus desired situation, objectives, risk tolerance, review of current statements and past experience • Our unique, distinctive discovery process
Step Two: **Analysis**	• Analyze information and details gathered in our discovery meeting • Formulate recommendations and develop your unique Investment Policy Statement (IPS)
Step Three: **Review Recommendations**	• Demonstrate our understanding of your objectives, needs and desires • Discuss all aspects of the recommendations and IPS and ensure they resonate with you and align with your stated objectives • Review any fees involved with the recommended strategies (if applicable) • Clearly explain what to expect from us
Step Four: **Implementation**	• Open accounts, transfer financial assets and implement recommendations • Put the plan into action
Step Five: **Ongoing Management & Review**	• Establish a review cycle that is most appropriate for you • Continuously monitor the progress of your strategy and revisit your plan • Rebalance and adjust your strategy as necessary to keep pace with any changes in your life

Conservative portfolio construction

We aim for sustainable, but risk-adjusted, returns that can expose our clients to less risk and volatility.

We primarily invest through:

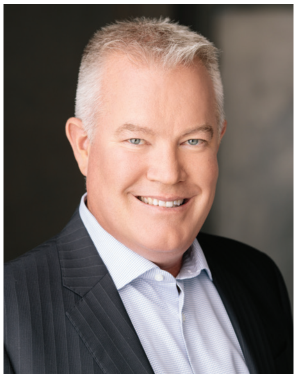
The TD Premier Managed Portfolio Program, a separately managed account program that provides you with access to 20 investment managers and over 60 investments strategies covering a wide array of asset classes and investment styles.

- Brings you access to world class professional investment managers typically only available to pension funds, foundations and institutional investors.
- Frees you to focus on your priorities while your investments are managed by a team of top money managers.

The TD Cornerstone Program, an all-inclusive, fee-based account, bringing you trusted investment advice and service for one simple fee.

- Personalized investment advice and wealth management solutions that reflect your objectives at various stages of life.
- You participate in the planning and decision making.
- All the benefits of working closely with experienced Investment Advisors, for a clearly-defined, all inclusive fee.

Meet our wealth management team



Darren Cameron
Investment Advisor

Darren leads the Cameron Wealth Management Group with more than 25 years of financial advisory experience. His highest priority is forging close working relationships with farmers, business owners, families and organizations and promoting their wealth and wellbeing. Darren provides personalized wealth planning solutions, particularly for clients seeking tax-efficient estate planning strategies.

Darren's personal commitment is the driving force behind our growing practice and has earned us countless personal recommendations from satisfied clients. An advisor who has received the TD Merit Award* a dozen times, Darren is consistently recognized by his peers for excellence in all aspects of the business. He is also a Life Insurance Advisor with TD Wealth Insurance Services, enabling him to incorporate insurance strategies into his clients' overall wealth plans when appropriate.

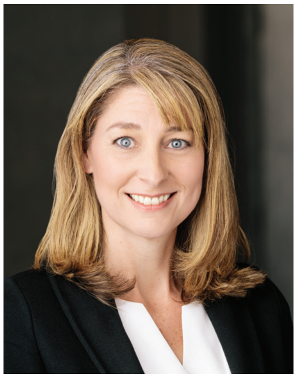
Darren and his wife have three growing boys, they like to keep fit and enjoy golfing along with traveling and entertaining family and friends.

**The Merit Award recognizes our top 60 Investment Advisors whose exceptional achievements enhance our clients' experiences through Motivation, Excellence, Results, Integrity and Teamwork throughout the year.*

Chris Barnes, BA, CIM®, FCSI®
Associate Investment Advisor

After graduating from the University of the Fraser Valley in 2002 with a Bachelor of Arts, Chris began his career as an investment and wealth planning advisor. He then joined the Cameron Wealth Management Group in the spring of 2005. Chris focuses on developing investment and estate planning strategies and is dedicated to making the journey a positive experience that is enjoyable for our clients. He is also a Life Insurance Advisor with TD Wealth Insurance Services, enabling him to incorporate insurance strategies into his clients' overall wealth plans when appropriate.

Chris and his wife have two young kids and enjoy camping, snowboarding and many other pastimes that involve the great outdoors.

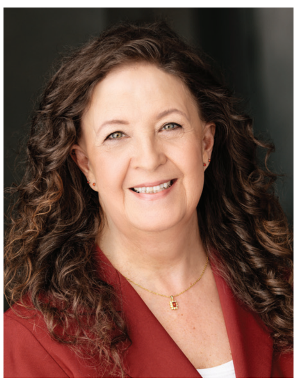


Samantha Zielinski

Assistant Investment Advisor

Sam began her career in the investment industry in 1997 and joined the Cameron Wealth Management Group in 2002. Over the past 15+ years she has earned a reputation for responsive, knowledgeable client service and overall business expertise. Sam has been recognized as a TD Star** award winner, which honours employees who have delivered exceptional results and demonstrated Star qualities – Service, Teamwork, Achievement and Results throughout the year. Sam handles our team's client reporting, compliance and administrative matters. She ensures that our operations run smoothly and that our clients are receiving excellent service and personal attention.

Sam actively enjoys outdoor pursuits and values family time spent with her husband and two teenagers.



Sylvie Nicol, CIM®

Assistant Investment Advisor

Sylvie has worked in the financial arena since she moved to BC from Québec in 1979. Fully bilingual, Sylvie began in banking, and then moved to the investment side of the industry in 1994. Sylvie works closely with Sam on all client reporting, compliance and administration, helping to create a seamless experience for our clients.

Sylvie believes in leading a balanced life and fills her private time with plenty of books, movies and especially enjoying awesome road trips with her husband.

TD Specialists

In addition, our team works closely with a team of TD specialists, including an Estate Planning Advisor, Business Succession Advisor, High Net Worth Planner and Tax and Estate Planner.

Contact us

Get in touch with us to learn more about how a relationship with our team can help you to build a secure financial future for you and your family, or your organization.

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