Professional investment management designed for you

TD Wealth

Ready

Who we are

Wealth planning is a journey; therefore, it is imperative that you stay on course to ensure you arrive at the desired destination. Our experience has shown that it is unfortunately all too easy to deviate from the path. We believe that financial success is achieved over the long term through prudent planning, risk management and a diversified approach to wealth management.

Our approach doesn't rely on products or pitches. It's backed by the long-term track record and proven approach of TD Wealth Private Investment Counsel. We consistently deliver a disciplined approach toinvesting, combined with ahigh level of client service. We have experience guiding a broad range of clients over decades of investing and look forward to the opportunity to work with you and your family.

With fifty plus years of combined experience, The Carbone Keeley Group is led by two seasoned financial industry professionals, Gabe Carbone and Meeta Keeley, and is part of TD Wealth Private Investment Counsel, working out of the Calgary office. They take great pride in managing wealth for their clients on a discretionary basis.

As discretionary Portfolio Managers, Gabe and Meeta collaborate with clients and their trusted professionals, as well as TD specialists to address the four Pillars at TD Wealth - growing net worth, introducing tax-efficient strategies, providing legacy planning and protecting what matters. Gabe and Meeta are also Life Insurance Advisors with TD Wealth Insurance Services.

Meeta and Gabe manage wealth for successful high net worth families, trust mandates, business owners, and professionals. Although the team is based in Calgary, Gabe and Meeta's clients are geographically diverse, residing across Canada - a testament to the long-term relationships we have with them.

Meeta and Gabe's focus on client satisfaction ensures your voice is heard and your feedback is recognized. Their team approach means that you have two investment professionals on your side, and are further supported by two client service professionals.

Your unique goals

Our integrated approach is built on years of experience. We work closely with you to identify your unique goals and lifestyle needs before creating a comprehensive detailed wealth strategy designed to help you achieve your short- and long-term goals as they evolve over time.

TD Wealth's discovery process harnesses the cutting-edge field of behavioural finance, which we use to understand your wealth personality and what influences your wealth decisions – including your financial blind spots.

Our integrated approach

Disciplined process

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

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

3 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.

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

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

6 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.

Redefine

We're redefining Private Wealth Management

At TD Wealth, we believe in taking the time to discover what truly matters to you. You'll have access to a team of TD specialists, who will get to know what's important to you before getting to your numbers. It's private wealth management redefined, brought to you by one of the largest private wealth service providers in Canada.

YOU	Retirement Planning	Tax Mitigation Strategies	Business Succession Advice
Customized Credit	Asset Protection Strategies	Philanthropic Planning	Private Banking

Achieve

Helping you achieve your vision of success

Building net worth

Implementing tax-efficient strategies

Protecting what matters

Leaving a legacy

Building net worth

We know how important it is to build your wealth so you can enjoy life's priorities and achieve your vision for the future. Working together we can develop innovative strategies to help grow your net worth by identifying which credit strategies and investment solutions match your current lifestyle and needs. Our team of professionals can work with you to develop an effective plan to help you make your vision a reality.

Implementing tax-efficient strategies

You've worked hard to accumulate your wealth and we want to help you to make the most of it. Working closely with you and your tax advisors, we'll create an integrated wealth strategy that will structure your investment portfolio to help reduce tax exposure and keep income available as and when you need it.

Protecting what matters

Life is filled with uncertainty and that's why we're committed to delivering advice and solutions to help protect the things you value at every life stage. Whether through comprehensive risk strategies or connecting you with a specialist in trusts, estates and other risk mitigation products, we've got the expertise to create a comprehensive plan that's right for you.

Leaving a legacy

You are the architect of your legacy and we can help you with the blueprint. We'll collaborate with you to identify your top priorities, from estate planning and trusts to gifting and philanthropy. Our goal? To help you optimize the transfer of your wealth.

Vision

Our clients

We take the time to understand what makes you unique. We establish a deep understanding of who you are by actively listening to you and gathering information on your individual goals and vision. The insight we gain from working with you is the basis on which we design your wealth strategy. We believe that developing a personalized wealth strategy is a key component to your financial success.

Unique
individual
successful

Entrepreneurs / Business owners

For years, we have helped entrepreneurs make sense of the world's ever-changing financial markets and adopt tax-effective strategies that will help them reach their goals.

Whether you are a young entrepreneur with an aggressive growth target or a seasoned business owner who wants to preserve your assets, generate retirement income and develop a sound succession plan and exit strategy, you have worked hard to build your enterprise. One of the most rewarding aspects of our work is helping business owners like you to reap the rewards of all your efforts.

Women and investing

Wealth is about much more than just numbers and figures. It's about having the power to do what's right for you and your family, the freedom to fulfill your dreams, the flexibility to invest in your business and the assurance that you're prepared for life's ups and downs. We strive to view your life through your eyes, so we can create an investment solution that matches your needs.

Our aim is to protect and grow your wealth and help you make informed decisions throughout your life. Some of the areas we can help you include:

- Separating or consolidating financial assets during a marriage or divorce
- Buying a house
- Starting or divesting a business
- Saving for your own or your kids' education
- Changing careers
- Saving for a major purchase
- Managing an inheritance
- Retirement planning
- Managing a transfer of your wealth to the next generation and your favourite charities

Health care practitioners

After investing significant time, energy and money into your education and setting up your practice, you may need wealth management advice to help you manage debt, maximize your cash flow and plan intelligently for the retirement you deserve. Each person's needs are truly unique, and our goal is to offer you relevant, customized wealth advice by getting to the heart of what matters most to you. That's why we take the time to understand you, your family and your values that make up your financial DNA.

To help you build a personalized wealth strategy, we work closely with TD specialists in private banking and lending, commercial banking and lending, estate planning, wealth advisory services, legacy planning and business succession.

We provide integrated wealth services to help reduce the stress of banking, borrowing and investing so you can focus on caring for your patients and your practice.

Agriculture

You have taken risks and worked hard to build your farm. One of the most rewarding aspects of our work is helping agricultural business owners like you to reap the rewards of your efforts, retire comfortably, transfer your farm tax-effectively and retain your family's all-important connection to the land. We have specialists who understand the complex tax rules that affect you and can provide key insights on how to manage them.

We take the time to get to know you, your family and your business. Once we understand who you are, we help you structure a plan based on important details such as the size of your operation, your livestock count (if applicable), your estimated production and future growth objectives.

Wealth is a lot like a cash crop. As it grows, it becomes more difficult to manage without a helping hand. We can assist you in navigating the growing complexity of your financial requirements by providing:

Diversification

If you've invested a large portion of your resources in your own business, we can help you reduce your exposure by allocating your assets to diverse classes.

Investing acumen

If you're still in the process of growing a successful agricultural business, we can help you invest your surplus cash reserves. Preparing to sell? We can help you invest the profits from the sale.

Risk management

Agriculture is a challenging and unpredictable industry. Lean times may lie ahead and building a reserve fund for you and your family can help to guard against future market volatility.

Vision

Our offering

We're here to help you achieve your goals – whatever they might be. As part of our offering, we are pleased to specialize in the following services.

Personalized wealth strategy

Portfolio management

Your investment portfolio should be structured to help you reach your goals. Our advisor managed offering is an option that leaves the daily investment decision-making to us, so you're free to focus on your other priorities.

Based on a personalized Investment Policy Statement, your Portfolio Manager will regularly review your investment strategy and discuss any recommended adjustments. Changes in your life, emerging economic and market trends and opportunities, as well as Portfolio performance, will guide the ongoing portfolio management process

The Benefits of the Privately Managed Portfolios Program

- **Your Portfolio Manager** can invest in an open architecture framework, so they can find the investment solutions that best serve your needs.
- **Discretionary investment authority** allows your Portfolio Manager to address sudden opportunities and risks swiftly and make changes as required.
- **The TD Portfolio Management Review Committee** oversees Portfolio Managers and client accounts to ensure highest standards of service and professional investment management within the Managed Portfolios Program.
- **A single inclusive fee** for all our services which enables your Portfolio Manager to focus on driving your portfolio's success without worrying about the cost of trades.

Investment planning

Investment planning is one of our key strengths and the cornerstone of every wealth strategy. Our investment philosophy is rigorous, disciplined and comprehensive, with a balanced approach to wealth preservation and growth. We draw on the expertise of a variety of TD investment professionals and risk management specialists who provide our team with economic and market research. This research helps us not only manage your portfolio, but also identify the opportunities that lie in market shifts as they occur.

Your investment portfolio should be structured to help you reach your goals. At TD Wealth, you will have access to diversified and risk-balanced investment choices that aim to take intelligent advantage of market opportunities.

Transfer of wealth

For many, estate planning and preparing for a transfer of wealth can be a difficult subject to discuss. People naturally shy away from talking about issues such as illness, death and their last wishes. Even if it is difficult to begin the discussion, establishing a strategy may be one of the most important things you can do for those you care about most.

We understand that it may be a complicated process. That's why we're here to help. In collaboration with TD estate and trust specialists, we can work with you to develop a customized, multi-faceted strategy to help you protect your family's wealth as you prepare for the future. We can assist with formalizing your business succession strategy and identifying strategies to help minimize future estate taxes.

Ready

Meet our team

Gabe Carbone, CFA
Senior Portfolio Manager
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I have been employed with TD Wealth Private Investment Counsel since 2006, and joined our Calgary office in early 2010. Before joining TD Wealth, I was a Trading Analyst with Russell Investments Canada. Prior to beginning my professional career, I attended the Stockholm School of Economics in Stockholm, Sweden, where I earned a Master's degree (major in finance). I hold a Bachelor's degree (major in economics) from Glendon College, York University, in Toronto.

As a CFA charterholder, I am a member of CFA Institute and the Calgary CFA Society. I am also a member of Advocis, the Financial Advisors Association of Canada.

In my free time, I enjoy spending time with my family, and staying active. I enjoy training jiu-jitsu, skiing and biking, and hiking with my dog in Alberta's mountains. I am a member of the Canadian Ski Instructors Alliance, the Canadian Ski Coaches Federation, and currently serve as volunteer Treasurer on the Board of Directors of the Nakiska Alpine Ski Association.

Fundamentally, my approach to wealth management is straight-forward: I favour the simple over the complex; a lower-risk approach over a more volatile one. I hope to provide you with the freedom and confidence that comes with experienced, personal, and professional investment management. I look forward to the opportunity to work with you and your family.

Meeta Keeley, CFP, FCSI
Senior Portfolio Manager
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I am a seasoned professional with greater than 25 years of investment experience. I joined TD Wealth in 2008. My primary role is to provide investment counsel to my clients--specifically to develop and implement investment strategies tailored to meet their individual needs.

My career has been built on years of experience providing investment planning to high net worth clients. I began my career with a major chartered bank and then moved to medical investment firm as a Senior Financial Consultant. I love helping my clients succeed and achieve the lifestyle they have worked very hard for. You can expect a high level of service, advice and commitment from me.

I have lived in Calgary most of my life. I am a graduate of the University of Calgary with a Bachelor of Science degree. I also hold the following industry designations: Fellow of the Canadian Securities Institute (FCSI) and Certified Financial Planner (CFP).

In my spare time, I enjoy travelling, reading mysteries and watching British TV programs. I like going to concerts and trying new Calgary restaurants.

My clients giving me the responsibility to manage their hard-earned savings is a privilege. As a steward of your assets, I will strive to find the best solution that fits your needs and helps you stay on track to meet your goals.

At TD Wealth, we take the time to discover what truly matters to **you.**

Helping you achieve your vision of success

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