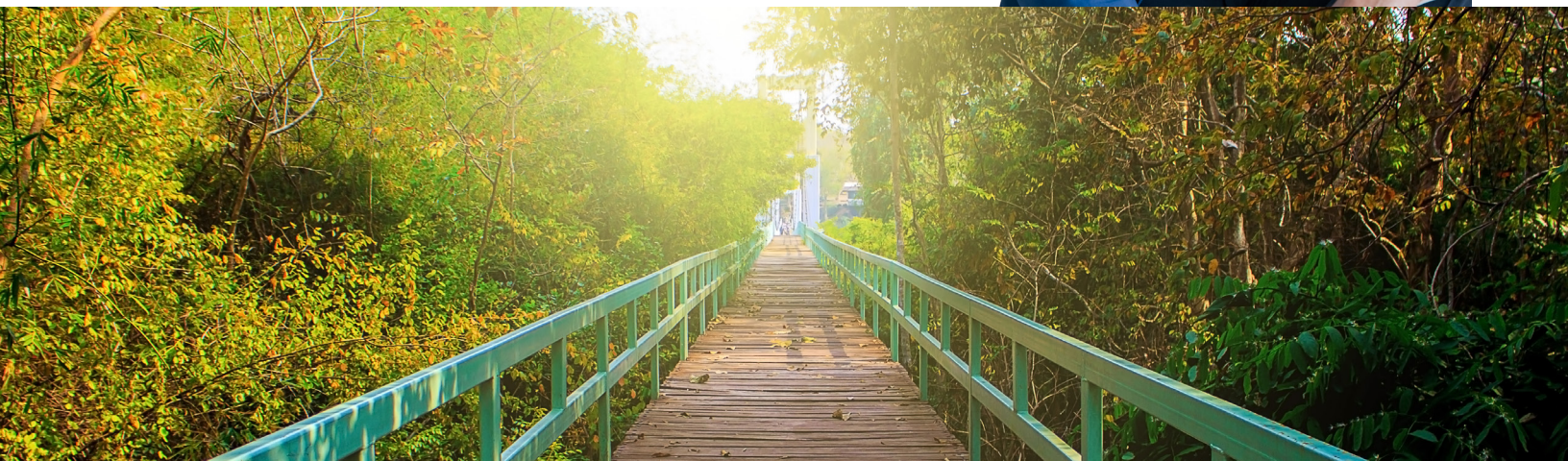




Working together to help you achieve what truly matters to you

At TD Wealth Private Investment Advice, I believe there is a difference between buying individual investments and running an investment portfolio. My investment process is based on modern asset allocation. Through identifying high quality investments from many investment sources, which are designed to work together. I aim to help you maximize your wealth potential while minimizing your exposure to risk.



The Benefits of Discretionary Investing

Only a select group of Investment Advisors earn the Portfolio Manager title and are qualified to offer discretionary investment management solutions. To work as a Portfolio Manager, an Investment Advisor must:

- Meet rigorous tenure and asset threshold requirements over and above those stated by the Canadian Investment Regulatory Organization (CIRO)
- Hold the Chartered Investment Manager (CIM®) or Chartered Financial Analyst® (CFA®) designation
- Have a proven track record that demonstrates the skills, discipline and experience required to meet the high standards set by TD Wealth Private Investment Advice

As part of the Privately Managed Portfolio Program, we will:

- Work to understand your financial circumstances and deliver written wealth planning reports and keep you informed of your progress toward your financial goals
- Develop and implement a customized Investment Policy Statement (IPS) to summarize and document your investment goals. This document is at the core of the discretionary portfolio management process and structures the framework, asset allocation and diversification of your portfolio. It keeps the guardrails around the discretionary nature of managing your investments.
- Implement investment strategies to help you meet your goals using professional asset managers as well as access to institutional pools and pricing
- Measure and monitor your portfolio on an ongoing basis
- Rebalance your portfolio as and when necessary

The benefits of working with a discretionary Portfolio Manager include:

- Freedom for you to focus on what matters by delegating the day-to-day investment decisions to a qualified, trusted investment professional
- Discretionary investment authority means sudden opportunities and risks can be addressed swiftly. This provides me the ability to make changes efficiently and with consistency.
- I am free to invest in an open architecture framework, so I can determine the investment solutions that best serve your needs
- Tax-conscious considerations are embedded in the portfolio management process
- Enhanced oversight - the TD Portfolio Management Review Committee oversees Portfolio Managers and client accounts to help provide the highest standards of service and professional investment management within the Privately Managed Portfolio program
- Potentially faster and more timely execution of trades
- Larger orders may have better pricing due to bulk trading potentially faster and more timely execution of trades
- Ongoing, top tier education requirements to maintain the Portfolio Manager designation

Christopher Galberg, CIM®

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Scan to get in touch with me today to
learn how we can help you make the
most of your wealth potential



TD Wealth

The information contained herein has been provided by Christopher Galberg, Associate Portfolio Manager and Senior Investment Advisor, TD Wealth Private Investment Advice and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.

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