



TD Wealth



# TD Privately Managed Portfolios

The freedom to shift your focus to what matters to you by delegating the day-to-day investment decisions to an investment professional who will manage your portfolio on a discretionary basis.

Together, we're helping to build and protect financial well-being over lifetimes.



By choosing TD Privately Managed Portfolios offered through TD Wealth Private Investment Advice, you will work closely with a dedicated Portfolio Manager who will listen to your needs and deliver tailored wealth management strategies aligned to your individual financial goals.



There are many features of TD Privately Managed Portfolios, including:

- A dedicated one-on-one relationship with a Portfolio Manager, who will strive to understand you and your unique financial needs and goals while managing your portfolio on a discretionary basis.
- An in-depth TD Wealth discovery process aimed at understanding your unique financial circumstances and helping you with:

**Building net worth**

**Protecting what matters**

**Leaving a legacy**

**Implementing tax efficient strategies**

- Portfolio Managers have access to a broad range of research and resources through TD Wealth giving them expertise when designing your portfolio.
- Accounts are subject to regular reviews to help ensure client portfolios align to the client's Investment Policy Statement (IPS) and to the Investment Management Guidelines set for TD Privately Managed Portfolios.



Only a qualified group of Investment Advisors at TD are eligible to provide discretionary portfolio management through TD Wealth Private Investment Advice.

To become a Portfolio Manager at TD Wealth Private Investment Advice, an individual must:

- Be approved through an in-depth application process which evaluates the education, skills and experience required.
- Meet tenure and assets under administration threshold requirements established by TD Wealth Private Investment Advice
- Complete educational requirements by obtaining the Chartered Investment Manager (CIM®) or Chartered Financial Analyst® (CFA®)



At the core of the portfolio management process is a disciplined approach which helps to ensure your portfolio is aligned to your personal goals and needs.

By opening a TD Privately Managed Portfolios account for your investment needs, your Portfolio Manager will:

- Craft a customized IPS based on your investment objectives, risk tolerance, risk capacity and financial situation. The IPS is the foundation of the portfolio management process and will, along with TD Privately Managed Portfolios Investment Management Guidelines, serve as the framework for building your portfolio.
- Invest in a wide variety of investment products allowing your portfolio to be customized with solutions that best fit your needs.
- Execute trades in a timely manner to address sudden investment opportunities and potential market risks without having to seek your approval for every transaction.
- Employ tax-conscious strategies in the investment decision making process.
- Tap into an extensive range of industry research.

## Offering you value

Our clients pay a recurring fee for discretionary investment management that provides access to a wide range of features, including:

- Enabling your Portfolio Manager to focus on driving your portfolio objectives without having to consider trading fees for every transaction
- Access to other TD specialists that can offer comprehensive wealth planning solutions, including:

**High Net Worth Planners** that provide comprehensive wealth strategies.

**Business Succession Advisors** that provide comprehensive wealth planning strategies for your business needs.

**Tax & Estate Planners** that provide information on structuring your estate in a tax efficient manner.

**Wealth Planning Specialists** that develop a financial Wealth Plan that is tailored to your goals and reflects your vision for the future.

- Fees charged to non-registered investment accounts may be tax-deductible. Consult your tax advisor to see how this relates to your personal situation.

# Your Wealth Management experience

- 1 Discovery

Explore and understand your unique financial needs and goals.
- 2 Investment policy statement creation

Define and document the investment parameters of the discretionary investment management relationship between you and TD Wealth Private Investment Advice.
- 3 Portfolio construction and implementation

Execute investment management strategies to place your funds into a tailored portfolio solution.
- 4 Portfolio review

Conduct ongoing monitoring of your portfolio to help ensure continued alignment to your unique financial circumstances as outlined in your Investment Policy Statement.

Complete a comprehensive Annual Client Review meeting with you to review your portfolio and confirm if there are any changes to your personal situation and financial needs.
- 5 Client reporting

Keeping you informed of your progress toward your financial goals through Monthly Statements and personalized portfolio reports (upon request).

- We welcome a conversation to explore whether the TD Privately Managed Portfolios program is a suitable solution for your investment needs.



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