As a client of TD Wealth Private Investment Advice, you can expect excellent service and sound wealth management advice tailored to your needs.

As part of our commitment to you, we take pride in working to deliver an exceptional client experience. Behind the scenes are teams of specialists working on your behalf providing leading-edge economic analysis, regional expertise, and astute risk management.

As your trusted wealth advisor, my goal is to provide you with value-added services based on a deep understanding of your needs and goals, and to continually invest in our relationship.

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TD Wealth

My commitment to you

Understanding You

- Engage you in an open-ended conversation that allows us to understand your current personal and professional situation, your desired lifestyle, and your goals for the future
- Build our relationship as we work through the planning stages for managing, growing, preserving and transitioning your wealth
- Guide you to think about areas of your financial life you may not have considered
- Review any strategies you currently have to help protect family, income and your wealth in case of unexpected events

Validate Your Needs and Goals

- Listen, understand and provide feedback to address your questions and concerns
- Act as a sounding board for financial ideas you may be considering
- Help you and your family prioritize your wealth goals
- Formalize your goals and present them to you in writing with an investment and wealth plan

Develop Your Personal Strategy

- Establish goals for each area of your investment and wealth plan that align with your needs
- Research your recommended investment holdings, including accessing commentary from the research teams at TD Wealth and TD Securities Inc.
- Identify tax-effective investments and strategies to help minimize your taxes
- Liaise with your other professional advisors to help ensure that all aspects of your wealth situation are considered within the context of your investment and wealth plan
- Review your current estate plan to assess its alignment with your goals, and offer additional solutions if required
- Develop a retirement strategy based on your vision of a comfortable retirement

Present Customized Recommendations

- Introduce key members of my team who will provide assistance with your ongoing needs
- Walk through your personalized investment strategy and discuss my recommended investments for you and the reasons behind those recommendations
- Help you consolidate and simplify your investments
- With your permission, introduce additional TD specialists who may help you manage your wealth considerations, including trust, any philanthropic goals, banking, credit, and business succession
- Recommend tax-effective investment solutions to help you achieve the goals set out in your estate plan
- Review any life insurance policies and engage our specialists as needed, to help ensure your family is adequately protected

Implement Your Investment and Wealth Plan

- Transition and/or consolidate your existing accounts efficiently, providing you with full and clear documentation of all account activity
- Consult with globally known money managers as we put your investment plan into action
- Reposition your investments to help take full advantage of tax law provisions
- Review your first account statement with you to ensure your comfort and understanding
- Establish a review schedule that works for you
- Assist you in implementing strategies to minimize taxes identified by our specialists' review of your tax returns
- Assist you in implementing your estate plan, including strategies for reducing taxes and probate fees, and maximizing your estate's value

Ongoing Relationship Management

- Regularly review your circumstances related to family, work, home and well-being to help ensure the strategies in place continue to be relevant, or are adjusted when necessary
- Provide ongoing, proactive contact to help keep you informed
- Deliver responsive service through your preferred mode of communication
- Address any concerns you may have during periods of market volatility
- Discuss, through regular reviews, your progress against your goals
- Proactively identify any potential gaps in your investment and wealth plan and recommend strategies for correction
- Failure to plan is planning to Fail. Our goal is to recommend and implement strategies that address your needs and your future.
- By actively meeting with my clients 2 to 3 times a year we continuously monitor and adjust your wealth plan to help your family stay on course for a successful future.

In-Depth Education and Expertise

- Stay up-to-date on investment issues of relevance to your investment and wealth plan
- Provide you with exclusive manager commentaries and market updates on a regular basis
- Provide a current, educated perspective on your investments and the industry as a whole
- Leverage the specialized resources of TD to research tax and estate issues as needed to help you keep your estate plan on track
- I utilize my credentials, education and investment management experience to guide and educate your family on how to best grow, transition and preserve your wealth.

My goal is to continually earn your trust and your business by providing you with outstanding service, sound advice and integrated wealth solutions tailored to you.

I want you to feel confident, reassured and free to focus your energy elsewhere, knowing your finances are being looked after by a trusted advisor.