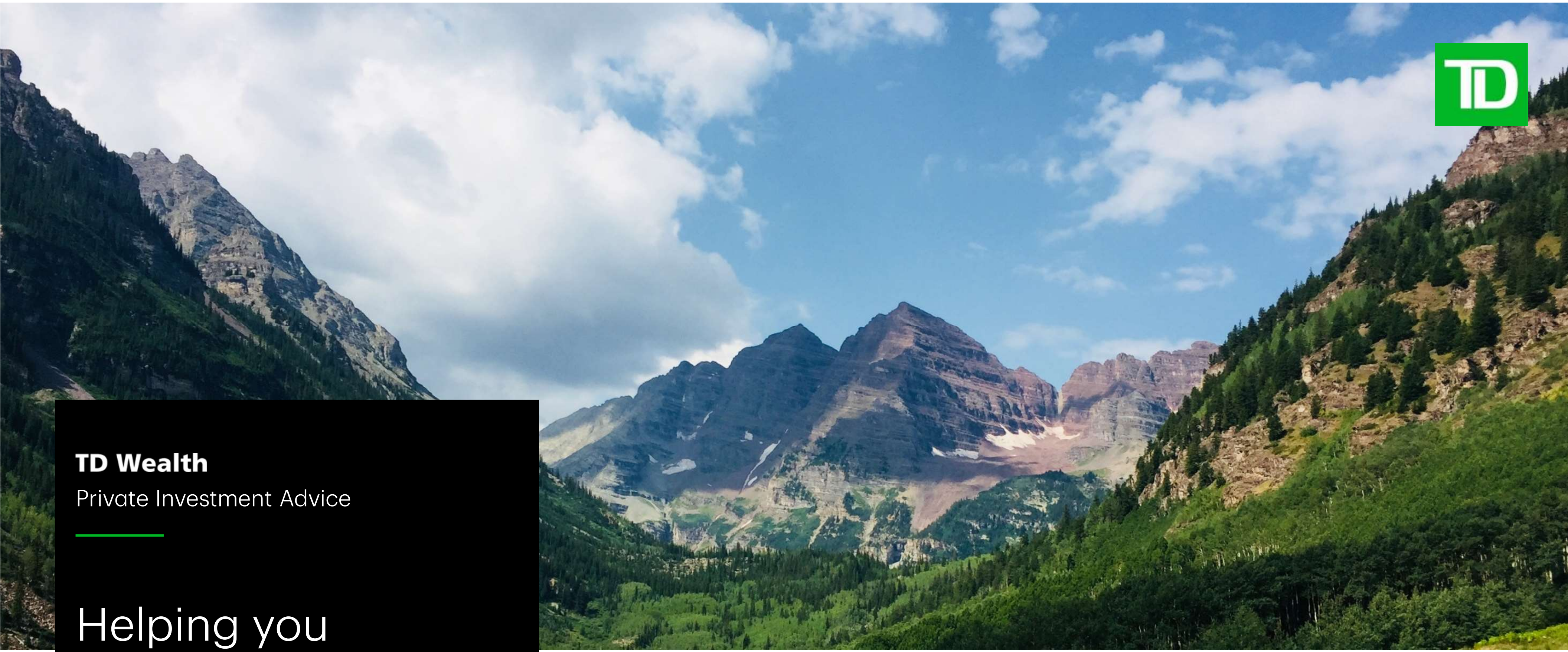

TD Wealth
Private Investment Advice

Helping you achieve your vision of success

Mario Barbaro, Senior Portfolio Manager & Investment Advisor

TD Wealth
Private Investment Advice

With over 20 years of experience and a professional, client-focused approach, we can help you achieve your goals through individually-tailored wealth strategies.

Our clients lead busy, complex lives and we believe that they appreciate the value of our experienced advice. We aim to be a team they can trust to coordinate and oversee their financial matters


Build
net worth


Implement
Tax-efficient
Strategies


Protect what
matters


Leave
a legacy

Your Team

Let's get started

TD Wealth Private Investment Advice
66 Wellington Street West, 36th Floor
Toronto, ON M5K 1A2
Toll Free: 1 (800) 563-5095

Mario Barbaro

Senior Portfolio Manager, Investment Advisor

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Advisors.td.com/mario.barbaro

Mario Barbaro values building client relationships based on trust and integrity by striving to provide focused attention to your wealth considerations. Since joining TD Wealth Private Investment Advice in 2005, Mario has worked with families, professionals, and entrepreneurs toward identifying and achieving their financial goals. He takes a team approach to serving his clients, working with other TD Specialists in the areas of trust and estate planning, banking and credit management, insurance, and business succession planning.

Having obtained the Certified Financial Planner (CFP®) and a Chartered Investment Manager (CIM®) designations, Mario can deliver a comprehensive range of investment & retirement planning strategies tailored to your unique needs. Mario is also a Life Insurance Advisor through TD Wealth Insurance Services as well as holds a Fellow of the Canadian Securities Institute (FCSI®) designation.

Susan Chou

Client Relationship Associate

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Caelan Large

Client Service Associate

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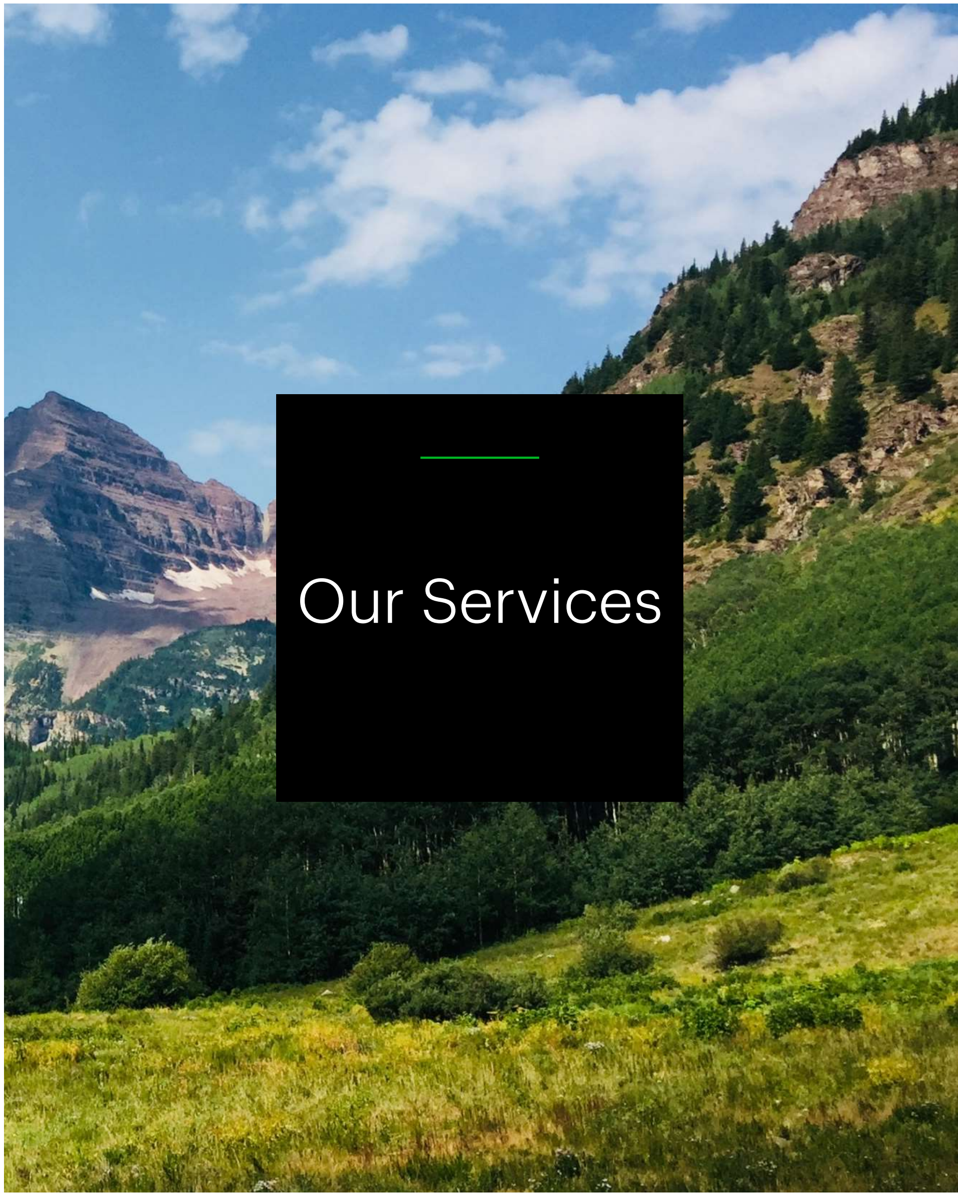
(416) 484-2005

TD Wealth
Private Investment Advice

- We believe in leveraging our broad expertise to design and implement your investment and wealth plan. In collaboration with other TD Specialists, we offer a range of resources and services to help you reach your goals
- We work with individuals, families and organizations with considerable investable assets and wide-ranging, often complex financial needs. As our clients' needs change and evolve over time, so do the services and solutions we offer
- Whether you are building your career or business, or shifting into retirement, our insightful counsel, disciplined planning and effective risk management help make you more confident in your decisions and more focused on your future
- Goals based investing: we believe that each of your unique goals deserves a dedicated investment strategy



TD Wealth
Private Investment Advice

Based on your specific needs, we will build a team of specialists around you to help achieve your vision of success

Applying experience gained over more than 20 years in the industry and the expertise of a network of TD Specialists as needed, we can provide comprehensive wealth planning strategies for you, your family and your business. These services can add tremendous value and are included in your asset-based wealth management fee

Wealth planning

- Helping you articulate your goals
- Budgeting and cashflow
- Reducing liabilities
- Coping with transitions (marriage, divorce, critical illness, job loss, windfalls, cottage succession)
- Establishing family trusts
- Addressing estate considerations – Wills, Power of Attorney, Executor and Trustee services
- Creating your legacy
- Providing private charitable giving options

Investment priorities

- Understanding macro influences
- Research from TD and other third-party sources
- Enhancing asset allocation, customized to your risk profile
- Portfolio creation, monitoring, adjustment and rebalancing
- Reducing volatility
- Aiming for consistent returns
- Properly diversifying to help decrease risk

Retirement planning

- Planning your desired lifestyle
- Calculating income needs and ensuring steady income sources
- Analyzing your pension, CPP and OAS
- Budgeting for healthcare costs

Insurance strategies

- Protecting your loved ones, lifestyle and property
- Term and life insurance
- Disability and critical illness coverage
- Planning a tax-efficient estate

Services for business owners

- Business succession planning

TD Specialists

TD Specialists are dedicated to delivering a broad range of services for you and your family, including:

- Canadian & US tax-mitigation strategies
- Business succession planning
- Comprehensive estate planning
- Tax-smart philanthropic options

TD Specialists

Domenic Tagliola

Tax & Estate Planner,
Wealth Advisory Services

Jonathan Clare

Business Succession Advisor,
Wealth Advisory Services

Loui Tsatsas

Estate Planning Advisor, TD Wealth Insurance Services, Wealth Advisory Services

Alex Lee

High Net Worth Planner,
Wealth Advisory Services

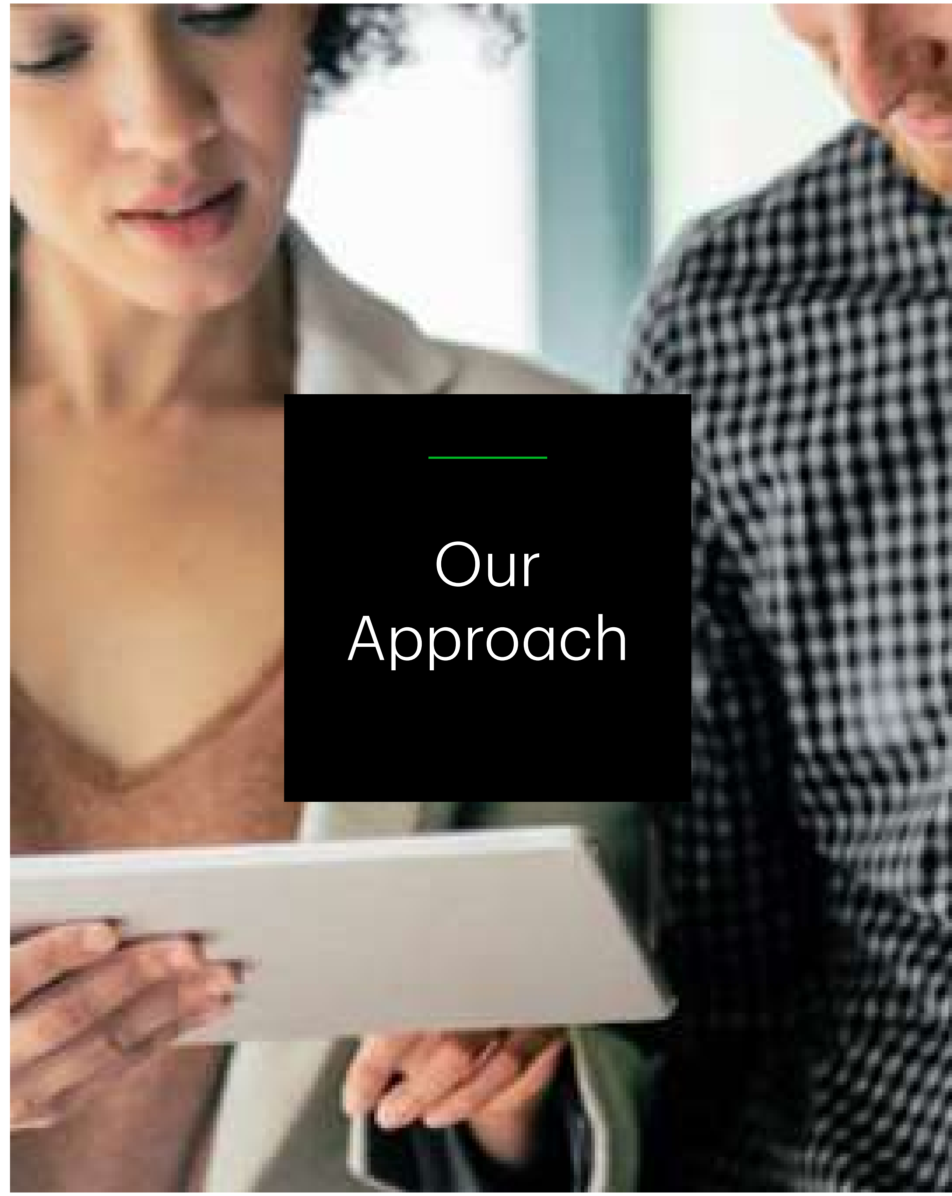
TD Wealth
Private Investment Advice

A unique approach to discovering your needs

Our discovery and wealth management approach is driven by what matters most to you

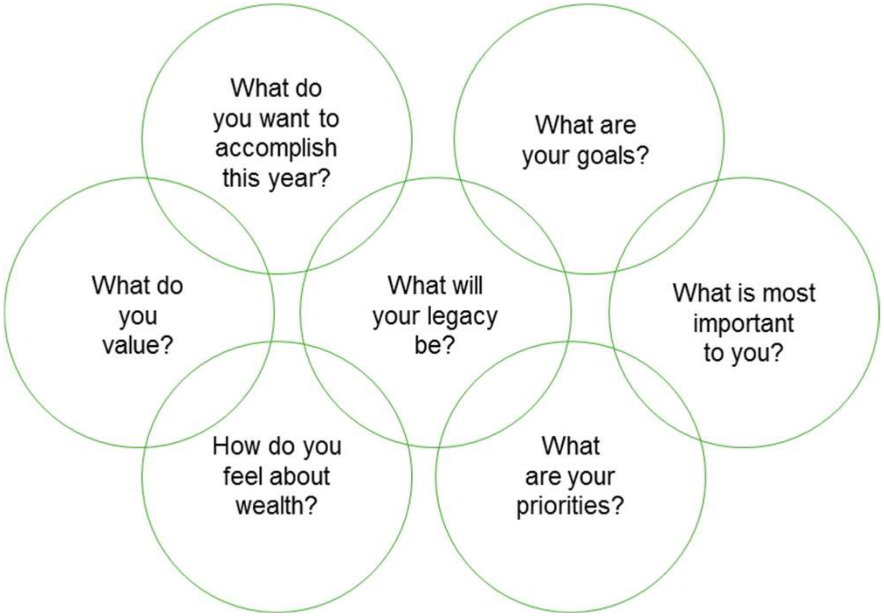
- Unique discovery process
- Strategic asset allocation
  Make tactical adjustments as needed
- Build your portfolio
  Customized
  Cost-efficient
  Tax-conscious
- Tailored wealth plan
  Tax, trust and estate strategies
- Ongoing assessment and adjustment

We believe that we help to engender confidence in our clients from the very first meeting by listening carefully as we explore their individual needs, values, finances, time horizon and goals.



Our Discovery Process

We will take you through a unique discovery process that uses Behavioural Finance Theory to uncover the values behind your personal vision of success and help determine what truly matters to you



Our Investment Philosophy

Our mandate is to help preserve and grow your wealth through our tailored investment solutions.

Our portfolios are guided by an investment philosophy based on understanding your goals, disciplined planning, insightful advice and effective risk management. This philosophy helps us ensure strong and stable growth of your assets in a wide range of market conditions.

Focused on client goals
Properly places investor goals and needs ahead of "benchmark" performance

Reduced volatility
Reduces the reliance on interest-sensitive low-return/high-risk investments to protect against expected volatility

Consistent returns
Aims to deliver consistent returns with less pain: lower losses, less often, and for shorter periods of time

Enhanced asset allocation
Enhances the traditional asset-allocation process, which is full of equity risk and rising correlations

Proper diversification
Provides the foundation for a properly diversified portfolio

Risk Priority Management

We're committed to fully understanding your vision and values, and providing what you need to help you feel confident and in control when it comes to your complete wealth picture

When you work with us, you'll receive:

- The opportunity to participate in a proprietary Discovery process that will help us understand what truly matters to you
- Commitment to deliver exceptional service by a dedicated TD Advisor who can connect you to specialists with the expertise to help design your custom wealth plan
- Goals-based planning that helps ensures your wealth plan reflects your individual vision of success – and changes as you do
- Competitive fees and easy-to-understand information about our fee structure

Our Commitment

Disclaimers

The information contained herein has been provided by Mario Barbaro, Vice President, Portfolio Manager and Investment Advisor 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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TD Wealth Insurance Services means TD Waterhouse Insurance Services Inc., a member of TD Bank Group. All insurance products and services are offered by the life licensed advisors of TD Waterhouse Insurance Services Inc.

TD Commercial Banking and TD Small Business Banking represent the products and services offered on behalf of The Toronto-Dominion Bank.