Potential realized.

MK Total Wealth Management Group

MK MacDonald Konidis
Total Wealth Management Group

TD Wealth

Managing your wealth in its entirety

Total wealth management

MK Total Wealth Management Group is not just the name of our investment advisory group. It describes and defines our strategic approach to holistic wealth management.

We believe that total wealth management embraces far more than day-to-day investment advice.

It includes financial and lifestyle protection, retirement planning, inter-generational transfer of wealth, legacy creation and much more. Ultimately, we believe all are interconnected and no effective total wealth plan can afford to ignore them.

Standing at the heart of our practice is the one-on-one relationship we build with each client. A relationship that is based on, and driven by, an unparalleled level of personal trust, communication and understanding.

We act for high-net-worth individuals and their families, holding companies, small business owners, trust and charitable foundations.

Tailored solutions for distinct wealth goals

As a client of the MK Total Wealth Management Group, you have access to a broad range of TD specialists united by two key traits: specific expertise in meeting the unique needs of affluent clients, and a firm belief in the value of an integrated wealth management strategy.

Tax Solutions

We see tax management as an integral part of a complete wealth strategy. In fact, a well considered tax strategy can help you and your family preserve significant amounts of your wealth each year. Our extended team member will work with you to develop comprehensive wealth strategies based on a number of wealth considerations. Among them: creating retirement income streams, incorporating business considerations into your estate plan, transitioning your business, accessing sophisticated credit solutions, and creating thoughtful strategies around taxes and giving.

Private Banking Services

Our extended team member is familiar with the often complex banking and credit needs of affluent clients and understands the value you place on proactive advice and responsive service. You can count on consistent access to the products and services you need and suggested updates to your personal strategy as you need them.

Business Succession Planning

Business succession planning can be a crucial part of our overall wealth planning. Our TD specialists will work with you and your team, as well as external advisors to help you maximize your business' value and create and implement a plan for its smooth transfer down the road.

Estate and Trust Services

Our extended team member can establish tax efficient strategies to not only protect your assets, but to effectively transfer your assets to your loved ones. We can work with you to create a comprehensive estate plan with information on planning for incapacity, maintaining an up to date will, as well as will and estate planning. Trust Services can help you administer trusts or provide power of attorney or estate settlement services.

We will take the time to understand your needs and work with you to build the legacy you want to achieve.

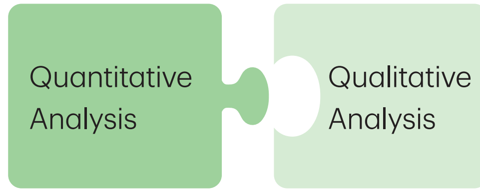
Insurance

Our extended team member will work with you to determine the form of coverage for all your financial and non financial assets in case of unforeseen events. In addition, strategies can be implemented to transfer wealth on a tax efficient basis. The use of life, disability, living benefits, and annuity products can also preserve your wealth, sustain your business and minimize tax obligations.

Philanthropic Planning

If philanthropy is a consideration, we will work with you and your family to help incorporate it into your overall wealth and estate plans. We also offer solutions through the Private Giving Foundation. It provides a simple, tax effective way to leave a legacy as an alternative to establishing a private foundation.

Privately Managed Portfolios



At MK Total Wealth Management Group, your investments are in the hands of a trusted team of professionals so you can devote your time to what really matters to you.

When you invest in the MK Total Wealth Management Group's Privately Managed Portfolios, you can have the confidence of knowing you are supported by the dedicated internal and external research teams at TD Bank Group. Our rigorous investment selection process draws on the various backgrounds, areas of knowledge, and expertise of the TD Securities research team. We also access a broad range of resources to conduct in-depth research and provide ongoing oversight and due diligence to help ensure that your TD Privately Managed Portfolio meets your evolving needs.

The MK Total Wealth Management Group's Privately Managed Portfolios provide a disciplined approach to stock investing through portfolios built on proprietary, quantitative models for conservative, moderate, and aggressive investment approaches. This powerful strategy involves ranking and screening premium databases of Canadian and U.S stocks. We then generate a list of top-ranked securities based on your individual investment strategy.

There are several factors that drive the rank of each stock in the strategy, including:

- Dividend yield
- Cash flow momentum
- Return on equity
- Dividend growth

The discipline of our selection process helps to ensure that no matter what is taking place in the broader market, our strategies are designed to help us to select top ranked stocks and adhere to long term investment approach.

Along with quantitative analysis, our team also carries out an in-depth qualitative approach, whereby we consistently review the fundamentals of TD Securities' best ideas and top stock picks, and select only those companies that meet our specific investment requirements.

Keeping risk and volatility top-of-mind, we focus on:

- Dividend yield
- Dividend growth potential
- Fair valuation
- Strong corporate financials
- Return to target

Performance is monitored on an ongoing basis against relevant sector benchmarks.

Active portfolio monitoring and our daily rebalancing services can help ensure that the Privately Managed Portfolio remains aligned with your investment objectives, even in volatile market conditions.

Privately Managed Portfolios allocate equal weight to each of the companies that make up our model. In order to take advantage of various market conditions, we have also implemented daily "trim up" and "trim down" rules. When one position deviates from its designated weighting, we automatically trim up to take advantage of lower prices, or trim down to crystallize gains. These rules allow us to maintain a highly structured approach to our investment selection, removing emotion and helping to ensure that volatility is minimized.

Our platform provides a personalized investment strategy coupled with expertise and complete transparency.

Trust is hard.
Knowing who to trust is even harder.

Jeff MacDonald and Peter Konidis are the founding members of the MK Total Wealth Management Group and have been working together since 1993. The MK team manages over a billion in assets coupled with over 100 plus years of disciplined investment and wealth management experience to help meet the objectives and needs of affluent families and businesses. Their integrity, affiliation with TD, and access to key specialists within the financial and business communities help foster clients' success across any and all market conditions.

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Jeff earned an Honours Bachelor of Business Administration at Wilfrid Laurier University and Peter earned a Bachelor of Commerce and Finance from the University of Toronto.

They each hold the Chartered Investment Manager® designation, providing portfolio management solutions. In addition, they have also acquired the Certificate in Retirement Strategy.

They have also earned the Fellow of the Canadian Securities Institute FCSI® designation, the highest honour and most senior credential in the Canadian financial services industry. It is reserved solely for a group of experienced professionals who meet the highest standards for advanced education, ethical conduct, industry experience and peer endorsement.

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Jack and Nick joined the MK Total Wealth Management Group in 2023.

Both are dedicated to providing high net worth clients and their families with solutions and strategies to meet all of their holistic wealth needs. Jack earned an honours Bachelor degree in Biomedical Engineering at the University of Toronto. His past work experience includes investment banking and long/short equity fund in London, England. Nicholas earned his Masters of Business Administration at Queen's University. His past work experience includes debt & treasury markets at Merrill Lynch and Rabobank in London, England, the Canada Pension Plan, and the Royal Bank of Canada.

Six professionally qualified, exceptionally competent associates manage the day to day client relationships. All are crucial to the seamless, high standard of service that is provided to all clients.

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The goal was to build one of Canada's finest advisor teams and provide the best tailor-made solutions for clients. We are proud of what we have accomplished and continue to achieve for our clients.

“As a Branch Manager, I have the privilege of working with many talented individuals and teams including the MK Total Wealth Management Group. Their commitment to you includes a core team of TD specialists with experience in everything from investment advice, estate and trust planning, to business succession, tax planning and charitable giving. Together they allow you to achieve your vision of success.”

- Jon Bentley, Branch Manager

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