Oberman Mangione Family Wealth

Built for Today. Here for Tomorrow.

Oberman ▪ Mangione
Family Wealth

TD Wealth

Oberman Mangione Family Wealth

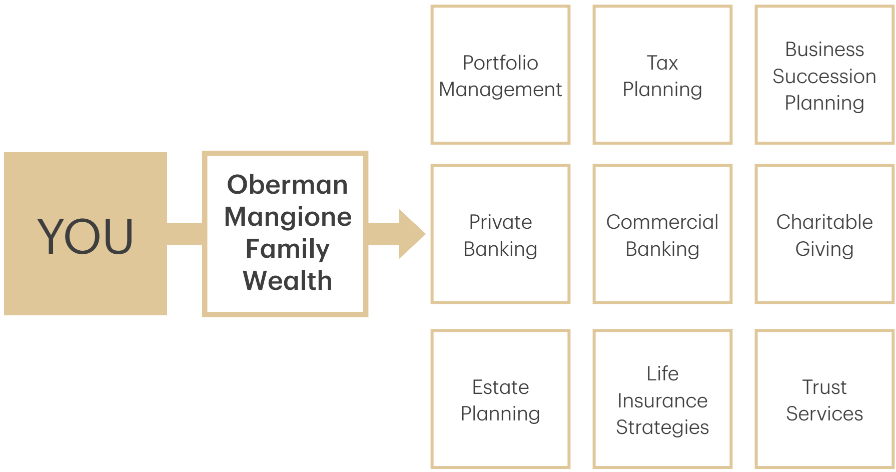
Our team delivers customized investment strategies within a robust wealth management framework. Our bespoke solutions are designed to streamline and elevate your financial journey.

Built on trust and transparency, we value long-term relationships that grow with your evolving needs.

- **Over $1 Billion in Assets Under Management:** Trusted by high-net-worth clients to steward their wealth with precision and care. Thank you to our clients for your trust in us. **As of May 2025
- **One of the Largest Teams at TD Wealth Private Investment Advice:** Offering expertise and resources to help meet your unique financial goals.
- **Built for Today, Here for Tomorrow:** Here to grow with you, long-term.
- **Seasoned Advisors, Professional Wealth Guidance:** Guidance rooted in decades of experience.

An Integrated Wealth Management Approach

To help you meet your goals, we take a comprehensive approach that extends beyond investing.



Your Team

Oberman Mangione Family Wealth brings decades of experience working with affluent clients.

Adam Oberman, CIM®, FCSI®
Senior Investment Advisor
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Clarity · Conviction · Consistency · Communication

These principles are at the core of Adam Oberman's approach to wealth management and client service. With over 20 years at TD Wealth Private Investment Advice, Adam holds FCSI®, CIM®, Options Licensing and a Certificate in Retirement Strategy. As a former TD Wealth Branch Manager, Adam has led and mentored a team of successful advisors, enhancing his leadership and financial expertise.

Adam specializes in total wealth planning—a comprehensive approach that combines Investment Management with Retirement Planning, Insurance Solutions, Will and Estate Planning, Tax Strategy, and Legacy Creation. By integrating these complementary components, Adam delivers tailored strategies that are designed to help clients build, grow and preserve their wealth for generations.

Adam is a Life Insurance Advisor with TD Wealth Insurance Services. Supported by a team fluent in English, Mandarin, and Cantonese, Adam delivers clear, personalized advice tailored to every client's needs.

Based in Vaughan with his wife, Gloria, and their three sons, Adam enjoys skiing, hiking, and traveling to explore new cultures.

Curtis Mangione, CIM®, PFP®, FCSI®
Senior Investment Advisor
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Curtis is passionate about helping high-net-worth families, business owners, and professionals achieve financial growth and security. As a long-standing employee with TD, he brings over a decade of experience and holds CIM®, PFP®, and FCSI® designations. He is also a Life Insurance Advisor with TD Wealth Insurance Services as well as licensed to trade options, allowing him to develop customized strategies tailored to each client's needs. These strategies are designed to help clients grow their net worth, protect their assets, and help them to ensure long-term financial stability amid market shifts.

Investment management is at the core of what we do, but Curtis believes proper wealth management goes far beyond that. Equally important is ensuring taxation is optimized annually, lifetime tax liabilities are minimized through proactive planning, and estates are carefully structured and executed to preserve wealth. Curtis addresses these areas with precision and foresight to help his clients achieve true financial efficiency and their goal of lasting security.

A devoted husband and father, Curtis values family, security, and making a lasting impact. Guided by these principles, he helps clients align their wealth with their vision, helping to ensure financial confidence today with the goal of building legacies that can endure for generations to come.

Lorraine Athaide, CIM®
Associate Investment Advisor
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Lorraine is a seasoned Associate Investment Advisor with Oberman Mangione Family Wealth, bringing over 15 years of expertise in the investment industry. She holds the prestigious Chartered Investment Manager (CIM®) designation and serves as a Life Insurance Advisor through TD Wealth Insurance Services. Additionally, Lorraine has successfully completed Level II of the CFA Program.

Before joining TD Wealth in 2015, Lorraine worked at Gluskin Sheff + Associates in the Client Wealth Management division, focusing on portfolio management, client service, and business development. Her previous roles span equity research, investment banking, and public accounting, showcasing her diverse skill set.

Lorraine earned her Bachelor of Business Administration degree with Honours and Distinction, majoring in Finance, from Wilfrid Laurier University.

Outside of her professional life, Lorraine is passionate about traveling and maintains an active lifestyle.

John Green, CIM®
Associate Investment Advisor
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John Green is a seasoned Associate Investment Advisor with more than a decade of experience in the financial services industry. He began his career with TD Canada Trust in 2006, where he quickly showcased his expertise and commitment, advancing through various roles. In 2012, John transitioned to TD Wealth Private Investment Advice, where he has been dedicated to supporting client relationships and providing investment solutions tailored to individual needs. He holds the Chartered Investment Manager designation, and he is a Life Insurance Advisor with TD Wealth Insurance Services.

On a personal note, John lives in Brooklin, Ontario with his wife Allison and their two children, Annie and Ryan. As an active and engaged parent, John takes pleasure in supporting his children's involvement in sports, promoting an environment of growth and teamwork both at home and within their community.

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Families We Work With

Our clients are affluent individuals, families, business owners, and corporations with a wide variety of complex financial needs.

Investors we advise are generally looking for consistent capital preservation, balanced growth, integrated wealth planning, and thoughtful tax strategies to help them protect and grow their assets.

Crafting Your Financial Legacy

With personalized strategies and professional guidance, we help you protect, grow, and seamlessly transfer your wealth to future generations, so that your financial legacy can endure for years to come.

We believe an integrated approach goes beyond investing, and are confident that we can service all of your wealth needs.

Private Banking: Enjoy the benefits and personalized support offered through TD Wealth Private Banking services.

Estate and Trust Services: Professional Estate and Trust administration to ensure proper execution of your wishes.

Private Giving Foundation: Leave a legacy with a family foundation to support the causes that are most important to you.

Commercial Banking: TD Commercial Banking will take the time to understand your business, and provide the banking products, services and advice to help achieve your business goals.

High Net Worth Planning: Tailored financial planning designed to help maximize tax efficiency, safeguard assets and help ensure that your legacy endures with purpose and precision.

Business Succession Planning: Selling or succession, the right plan preserves your business's value, minimizes risk, and can help to ensure you exit with confidence and financial security.

Tax Strategies

A variety of strategies for a brighter financial future.

Effective tax planning is essential for preserving and growing your wealth. We offer tailored strategies that can minimize tax exposure, and help to maximize your financial efficiency. Our comprehensive tax optimization services include:

Income Tax Planning: We will structure your investments, income, and expenses to reduce overall tax exposure, ensuring you retain more of your wealth.

Capital Gains Strategies: Our team employs tax-efficient strategies like tax-loss harvesting and deferral techniques to minimize taxes while optimizing your investment growth.

Tax-Efficient Investment Strategies: We ensure that your investments are aligned with the most tax-efficient options, reducing unnecessary tax liabilities while preserving your wealth.

Tax-Deferred Growth Opportunities: We help you maximize the benefits of registered accounts, such as RRSP's and TFSA's, and leverage corporate structures to help facilitate tax-deferred growth.

Cross-Border Tax Strategies: For clients with international assets or business interests, cross-border tax strategies can help you to ensure compliance while also helping you to minimize taxes in multiple jurisdictions, including Canada and the U.S.

Corporate Tax Planning: For business owners, we can provided tailored strategies that can help to optimize corporate structures, compensation planning, and income splitting, which can help to enhance your overall tax efficiency.

Estate and Succession Tax Planning: We can help you to minimize tax on wealth transfers, helping to ensure a smooth transition of assets to your heirs or charitable causes. The strategies that are employed are designed to help protect your estate and help to maximize the value passed to the next generation.

Family Business Tax Strategies: Our team can help you to navigate reorganizations, optimize tax structures and help you to minimize taxes when transferring assets, which can help to ensure a smooth transition and help you to protect your business legacy for future growth.

Legacy Planning

Navigating the future with confidence and clarity.

How We Can Help: Estate and Will planning can be a complicated topic to discuss. We can help you with a variety of services to make your future more certain. Some of those services include:

Wills: A will is a legal document detailing who gets your assets, custody of minor children and who you've appointed to carry out your wishes.

Power of Attorney (POA): A POA is a binding document giving a corporation or individual(s) the legal right to make financial and/or medical decisions on your behalf.

Trusts: A trust is a legal arrangement appointing a trustee to manage assets on behalf of beneficiaries.

Business Succession Planning: A business succession plan is a strategy for passing control or ownership of your business to someone else.

Charitable Giving: Charitable giving is donating to a cause you believe in, and you can use your estate plan to help fulfill your philanthropic goals.

Executor Services: Executor services, offered by TD Wealth Private Trust, can help in carrying out someone's final wishes as described in their will.

We look forward to working alongside you and your family to help you achieve your goals.

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Scan for more information about our team.

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