North Light | Wealth Management

TD

TD Wealth

Strengthening your wealth foundation

At North Light Wealth Management, we're accountable to you. That's why we take the time to really understand your needs, priorities, and goals before developing a personalized plan that is both comprehensive and achievable.

As your wealth stewards, we understand that you are entrusting us with more than your life's work — we are creating the foundation for your tomorrow. Bringing our extensive experience, knowledge and resources to your unique situation, we will develop a long-term wealth strategy designed for resilience and built to adapt to your evolving needs.

It's your money and our reputation. We take both seriously.

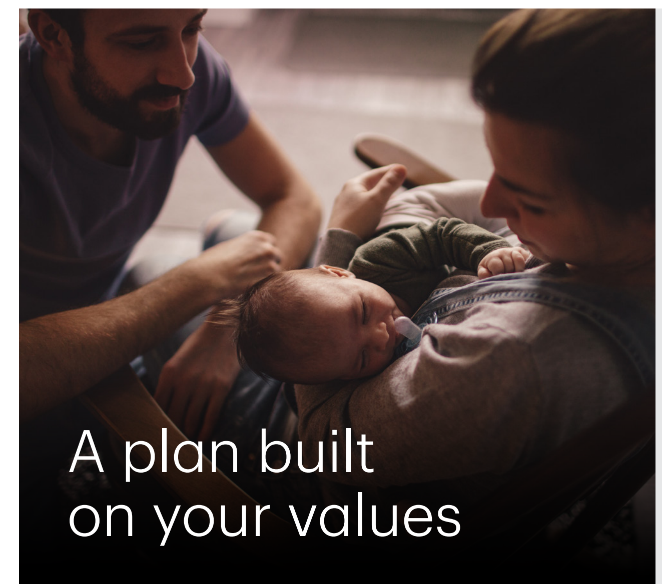
Your goals are our goals

We care for our clients' money like it's our own. Working with us, you'll get the same sound, personalized advice we give our own families — and nothing less. We've staked our reputation on it for over 25 years.

Your vision, our expertise

Your hard work got you to where you are today. It's our job to create a wealth strategy that's as ambitious as you are.

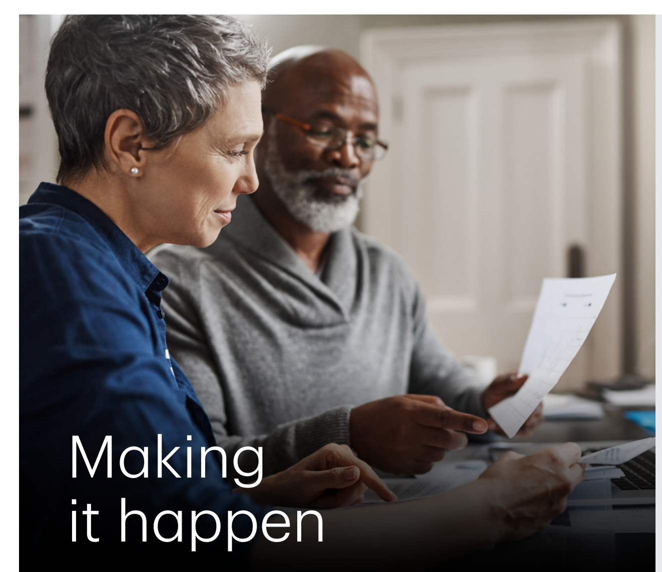
With a powerful combination of financial planning and portfolio management expertise, we build a custom portfolio that fits within a broader wealth strategy — all designed to help you get where you want to go.



A plan built on your values

When you trust us with your life's work, we take that responsibility seriously. We get to know you personally so we can truly understand you and your objectives.

With a clear picture of what you want to achieve, our team will deliver a strategy that incorporates the many elements of your wealth, taking into consideration your personal, family and financial goals.



Making it happen

When the plan is in place, we get to work — executing on each element with care and precision.

We meet with you regularly to review and adjust as needed, when life evolves and your circumstances change. From tax efficiency to retirement income to formulating your estate planning strategies for the next generation, we've got you covered.

Finding the right balance

At North Light Wealth Management, we help turn your ambitions into achievable goals that focus on balancing four key pillars of wealth.

Building net worth

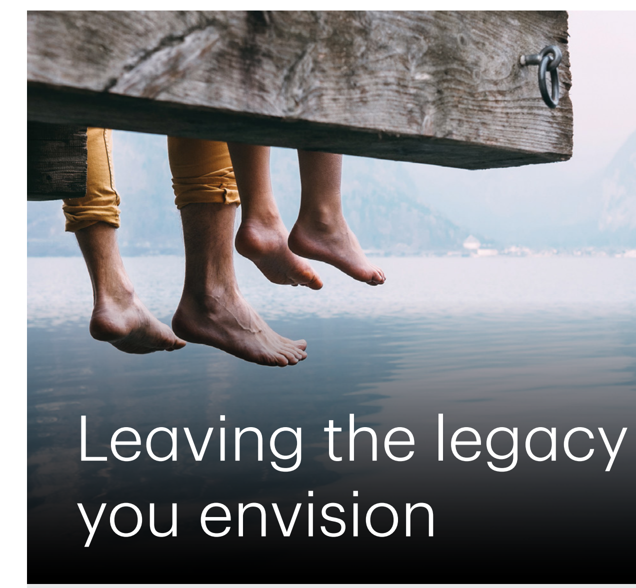
Working together we can develop innovative strategies to help grow your net worth by identifying which credit strategies and investment solutions match your current lifestyle and needs. Our team of professionals can work with you to develop an effective plan to make your vision a reality.

Protecting what matters

We're committed to delivering advice and solutions to help protect the things you value at every life stage. Whether through comprehensive risk strategies or connecting you with a TD Specialist in trusts, estates and other risk mitigation products, we've got the expertise to create a comprehensive plan that's right for you.

Implementing tax-efficient strategies

Working closely with you and your tax advisors, we'll create an integrated wealth strategy that will structure your investment portfolio to help reduce tax exposure and keep income available, as and when you need it.



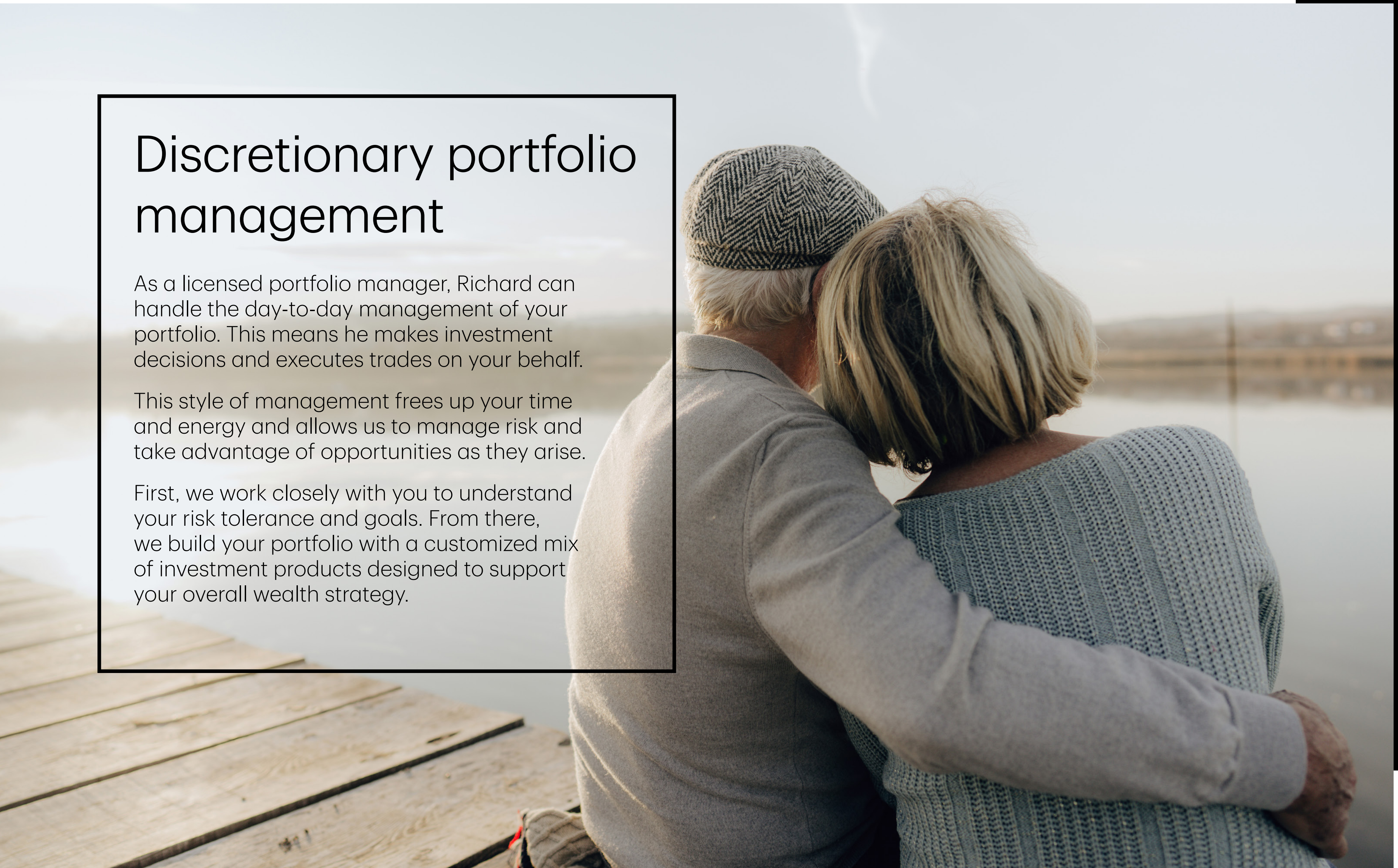
Leaving the legacy you envision

We will work with you to identify your top priorities and collaborate with TD Specialists to help you optimize the transfer.

A portfolio tailored to you

A portfolio that reflects your values

By getting to know you one-on-one, we can build a portfolio that truly reflects who you are — one that adapts to your changing needs. From our first meeting, we'll work to identify your values and create a custom investment approach that aligns with them.



Discretionary portfolio management

As a licensed portfolio manager, Richard can handle the day-to-day management of your portfolio. This means he makes investment decisions and executes trades on your behalf.

This style of management frees up your time and energy and allows us to manage risk and take advantage of opportunities as they arise.

First, we work closely with you to understand your risk tolerance and goals. From there, we build your portfolio with a customized mix of investment products designed to support your overall wealth strategy.

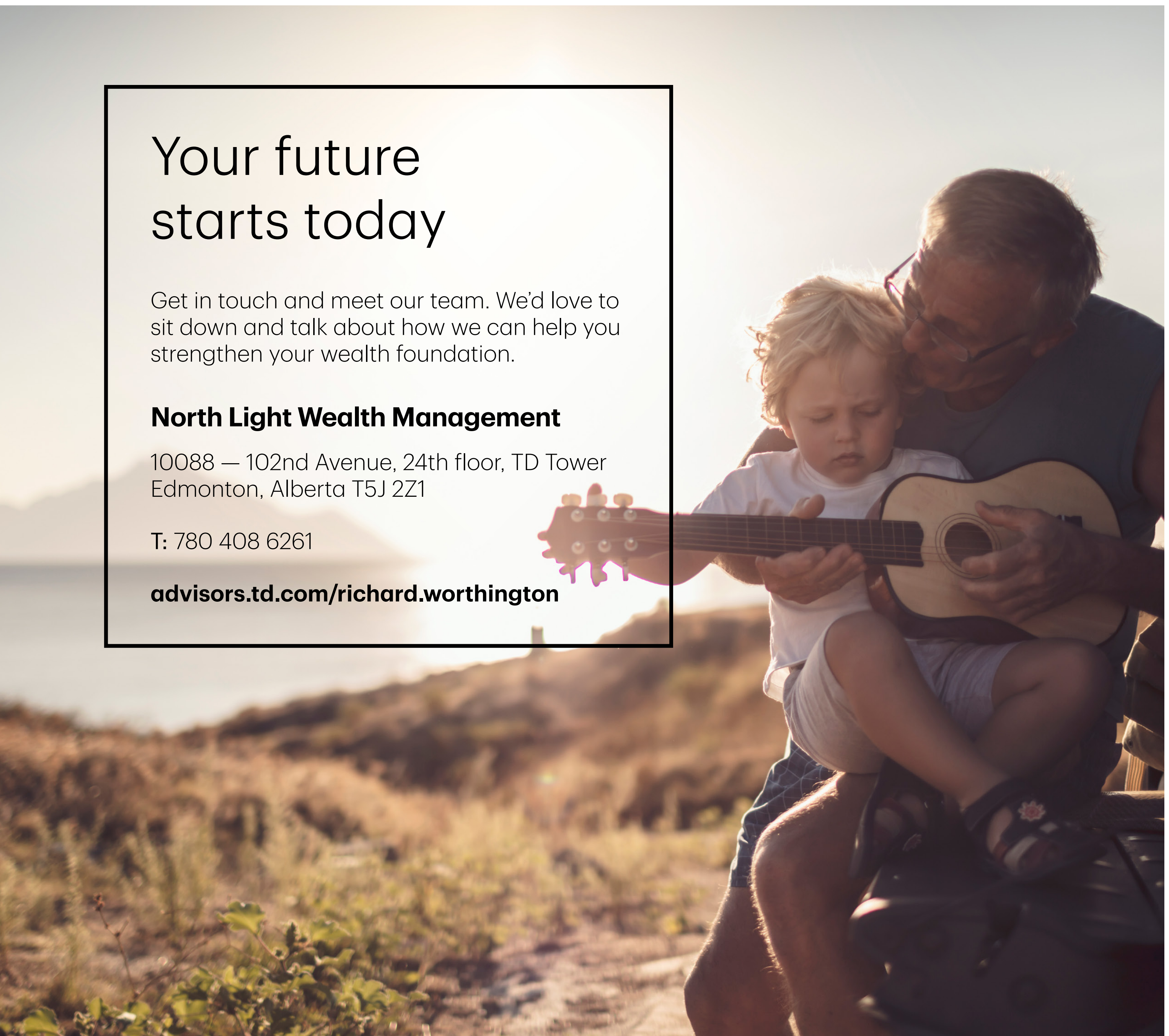
Beyond the portfolio

Successful wealth planning is more than buying and selling assets. Working with select TD Specialists, we can help you with many complex areas of your financial life.

- **Investment management**
- **Estate planning, wills, and trusts**
- **Retirement planning**
- **Financial planning**
- **Strategic tax planning**
- **Business succession**
- **Charitable giving and philanthropy**
- **Education savings**
- **Insurance strategies**

Meet the team

At North Light Wealth Management, we've been working with Edmonton-area individuals, families and business owners for over 20 years. We have deep roots in Alberta and a passion for helping our clients make the most of their hard work.



Your future starts today

Get in touch and meet our team. We'd love to sit down and talk about how we can help you strengthen your wealth foundation.

North Light Wealth Management

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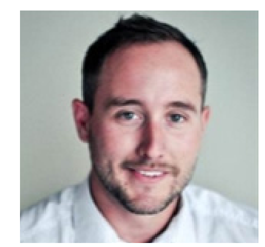
Richard Worthington, CIM®, CFP®, FCSI®
Portfolio Manager and Investment Advisor

Richard has been in wealth management for over 25 years. He is a licensed portfolio manager and holds the Certified Financial Planner designation, with deep knowledge, experience and expertise in helping people reach their financial goals. Richard enjoys working closely with his clients, developing strong relationships built on mutual trust and shared values.

Richard was born in Lac La Biche, AB. Of Métis heritage, he values family and community and knows the importance of leaving a legacy for future generations. Richard is involved with the Indigenous Peoples Mentorship Program at TD, which provides leadership and guidance for young First Nations, Inuit, and Métis people embarking on careers in banking and finance. He and his wife Jill have two adult children, and in his spare time he enjoys running, golfing, fishing, hockey and listening to old records.



Kyle Brandsma
Associate Investment Advisor

Kyle began his career with TD in 2008 and joined North Light Wealth Management in 2015. He holds a Bachelor of Business Administration, majoring in Finance, from the Northern Alberta Institute of Technology, which he completed with honours. Kyle has a deep interest in investment management and enjoys helping clients achieve their goals.

Kyle was born and raised in Edmonton, where he is firmly rooted with his family, community and friends. Outside of work, Kyle's favourite getaway is heading to the mountains with his wife Jenna and son Hudson. He maintains an active lifestyle that includes skiing, golfing, hockey, softball and flag football.

Angie Janow
Client Service Associate

Angie is a client service associate for North Light Wealth Management, and works closely with Richard and Kyle towards the team's goal of delivering an exceptional client experience. She joined TD in 2003 and has held various roles in retail banking prior to joining TD Wealth, where she focuses on helping to support our clients.

Outside of work, Angie can often be found in the mountains – hiking, biking and walking keep her sense of adventure going all year round.