

TD Wealth




You Should Expect More™

We are a team of specialists orchestrating dynamic strategies for your wealth.

Veltri
Wealth Management Group





"We've been a fixture in the Yonge-St.Clair community since 1998. We've used this time to build the relationships needed to help uncover and address the things that matter to you."

*Saverio Veltri, CFP®, CIM®, FMA
Vice President, Portfolio Manager & Investment Advisor*

The Benefits of Being Well-Connected

When your lifestyle is dynamic and your wealth is complex, 'set it and forget it' isn't enough – your financial life plan needs to be actively managed and orchestrated in order to help ensure that your wealth will continuously support your lifestyle.

When do you find time for your wealth?

The advantage of having a team of specialists is that multiple professionals are working to help identify opportunities you didn't know were there, to share ideas you haven't heard of before, and to pose questions you've never been asked.

There is equal focus on every aspect of your wealth that you may not have had time to address fully – such as investing, tax or family estate – and this opens up a world of opportunities. We can help you to ensure that your lifestyle and your wealth can be sustainable with very little expenditure of your own personal time.



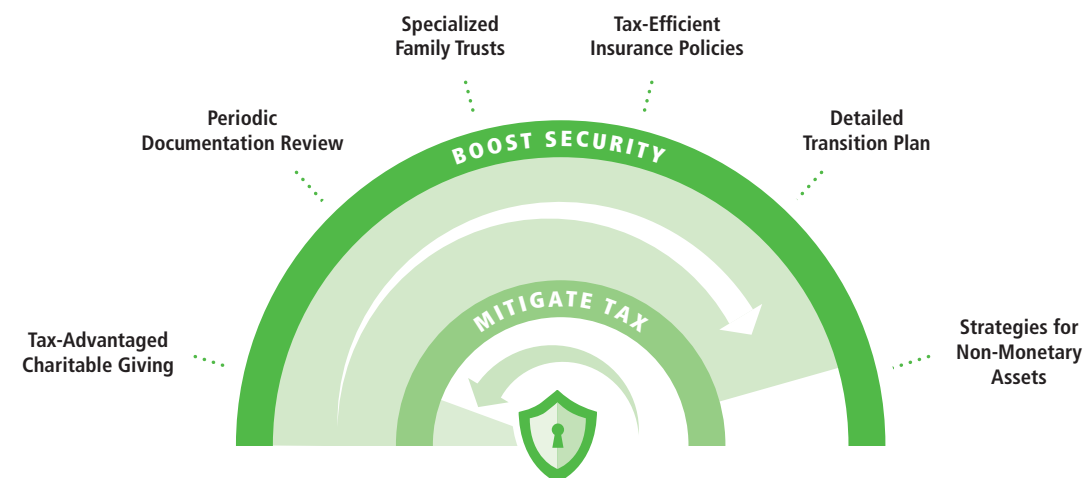
Veltri Wealth Management Group

Clients of Veltri Wealth Management Group have access to Estate Planning Advisors and Private Trust Officers within the network of TD Specialists, in order to design custom estate strategies, and to facilitate the process of implementing them. As part of our comprehensive approach, we also work to understand your family legacy, engaging the rising generation and explore ways to help promote family wealth continuity.

Estate Planning Advisors

Boost security, mitigate tax and empower the rising generation.

Your estate strategy can be thought of as the component of your wealth plan that extends beyond your personal needs. When it is fully integrated, your estate becomes more than just an appendix or an afterthought – it gains the attention of a specialist in order to build a detailed, goal-oriented plan.



Exploring unique options for your estate and living legacy.

Your estate is, in some ways, a reflection of your life. Your intentions may be multifaceted and can evolve over time, and your assets may be too complex to quantify or divide easily. It's for this reason that there are specialized tactics available to accommodate idiosyncratic personal and family estates. These include assisting with:

- ✓ Creating provisions for non-monetary assets such as properties, art collections and businesses
- ✓ Implementing trusts and other structures to align your intentions with tax-efficient vehicles for transition
- ✓ Working with your legal advisors on an ongoing basis to ensure your wills and Powers of Attorney (POAs) consistently reflect your intentions
- ✓ Protection and insurance strategies to help ensure the next generation is provided for
- ✓ Implementing charitable giving strategies for your will and living legacy, including funding foundations or endowments
- ✓ Balancing complex priorities like family concerns, business wealth, and retirement lifestyle needs

Using Family Trusts for Estate Planning

The central purpose of a trust is to take control over when, how and to whom your estate is transferred, which is why a Private Trust Officer can be crucial to your family wealth strategies. The various options surrounding trusts allow for different kinds of opportunities to help tailor your wealth transfer plan to the specifics of your singular family dynamic.

Help to protect family wealth for the next generation.

One of the most useful of these structures is the testamentary trust. The terms of the trust are set out in a will or trust document, delineating when and to whom the funds will be allocated after the death of the owner of the trust. They can also be designed to help protect assets from creditors or matrimonial claims. In the case of inter vivos (or living) trusts, you can transfer assets to your beneficiaries during your lifetime.

Fulfill specific goals while mitigating tax.

Exploring trust options can uncover important opportunities to potentially manage tax liability. For instance, in certain circumstances, holding investments or business assets through a trust

rather than directly may provide some flexibility in the recognition of capital gains for tax purposes. Trusts can also be used as part of an estate freeze, for example, to potentially defer a portion of the gain on business assets to estate beneficiaries.

Others look to trusts to fulfill certain financial goals, such as helping grandchildren save for college or university. There are various reasons that an RESP (Registered Education Savings Plan) is not always the ideal choice for grandparents, especially if the parents of the child already have one set up, but with an in-trust account, there are no contribution limits and tax may be mitigated, as income received by a grandchild will generally be taxed in a low tax bracket.

Customize your legacy strategy around your unique family situation.

Together with your estate and wealth planning team, your Private Trust Officer can help design solutions that can accommodate the most complex family scenarios and blended family legacies. With a custom plan to help transfer, preserve and manage your estate, you can ensure your intentions are fulfilled while empowering the next generation to live out the family legacy.

This customization can also involve specialized trusts like the Qualified Disability Trust (QDT). Because funds in a QDT are taxed at a lower rate than most other testamentary trusts, parents of a child with disabilities may want to consider the conditions necessary for a trust to qualify as a QDT. When combined with Guardian and Committeeship services, the QDT trust can help ensure that loved ones with special needs are fully supported.



“Our clients want to continue living their lifestyles with minimal interruption and to enjoy what they’ve earned with sustainable income – naturally this requires a consistent, solid approach to investing that is always aligned with your goals. This is what we work to provide.”

Paul Danesi
Associate Investment Advisor



Commercial Bankers

Help simplify your business with specialty commercial banking strategies.

When you're running a business, many of your day-to-day tasks are not directly driving growth or revenue – instead, they're taking time and attention away from those that are. That's why, if you can simplify certain components of your business, such as administration and financing, you can not only cut costs, but you can allocate your time more strategically. This is one of the many functions of commercial banking.

Save Time and Money on Administration and Accounting

One of the key benefits of being backed by one of Canada's largest banks is the depth of commercial banking resources available. This means that together we can explore not only a full suite of commercial banking services, but also a range of tactics that are specialized around individual business sectors and personal requirements. This allows us to tailor strategies that will help simplify the way you manage and finance your business interests.

The TD Commercial Bankers we work with often recommend:

- ✔ Trust accounts that can help simplify the administration and accounting processes for professional owners who hold funds for clients, such as lawyers
- ✔ Specialty business accounts with tiered-rate structures that help you manage surplus revenue from your business with greater liquidity, while earning premium interest rates
- ✔ Integrated cash management, consolidation and reporting, that includes unique tools to help maximize cash flow
- ✔ US-based banking and global services to make it easier to manage business activity across the border, and to manage foreign cash flows

Financing that Can Directly Support Your Growth and Expansion Goals

Commercial banking strategies often come into play at key junctures within the lifecycle of a business. Having specialty resources and tools at hand means that you can more efficiently execute strategies for growth, expansion or transition.

We work with TD Commercial Bankers, who often help with:

- ✔ Designing term loan strategies around your plans for start-up, expansion or debt restructure
- ✔ Providing your business with more working capital with asset-based lending, where non-monetary assets are used as collateral
- ✔ Specialty, sector-specific financing solutions, developed through experience in areas such as agriculture, automotive, franchise and real estate

“With specialists in small business and commercial banking at hand, what we're able to provide is independent thinking and expertise, combined with the strength and security one expects when backed by one of Canada's largest banks.”

Saverio Veltri, CFP®, CIM®, FMA
Vice President, Portfolio Manager & Investment Advisor

Small Business Specialists

Your strategies should evolve as your business grows – what are you missing?

Having specialists available to you means you have a sounding board for ideas, a resource for situational questions, and continuous guidance as you navigate the twists and turns of growing and transitioning a small business. Along the way, though, there are often key strategies or decisions that can have a significant long-term impact.

Below are a few of the tactics that our Small Business Specialist has found time and again to be especially valuable:

- ✔ **The Retirement Compensation Arrangement (RCA)**
A tool for retirement funding that allows you to build up your personal wealth for retirement by making contributions to a custodian. Contributions are tax-deductible, and contributions are not limited as they are for RSPs (Retirement Savings Plans).
- ✔ **Holding Company and Inter-Corporate Dividends**
By establishing an operating company, through which the active business is run, and a holding company, in which certain assets are held, you may potentially be able to minimize the amount of income that is taxed at your marginal rate, thereby making distributions to shareholders more tax-efficient.
- ✔ **Multiplying the Capital Gains Exemption**
It is sometimes appropriate to place a portion of company shares within a family trust, so that the access to the Capital Gains Exemption may potentially be multiplied by the number of people named as beneficiaries.

Veltri Wealth Management Group

We regularly call upon a TD Small Business Specialist and Commercial Bankers in order to present ideas with the aim of reducing your tax burden, improving cash flow and meeting specific needs for you and your business. We combine these strategies with a disciplined investment management approach that helps offset the concentration of wealth you have in your business.

Gain access to proprietary solutions, preferred rates and exclusive services.

Most of the goals and priorities surrounding your wealth are mid- to long-term; you're implementing strategies that can benefit you down the road. Banking, on the other hand, is often day-to-day. A private banking relationship helps ensure that your wealth advice not only reflects your needs, but also fits into your everyday life.

Use custom credit strategies to help solve individual challenges.

For those with complex financial needs, and especially those with wealth tied up in a small business, conventional credit options are not always suitable. The custom credit strategies available through private banking can include:

- ✓ Funding and financing for professionals such as lawyers, doctors and dentists
- ✓ Using foreign exchange hedging to help mitigate currency exposure risk
- ✓ Strategies to help grow, diversify or transition assets efficiently

Access high-end services at exclusive rates.

With a private banking relationship in place, you are no longer constrained to the operational limitations of retail banking. In addition to high-end credit and lending options, this component of your wealth management team can also deliver services like cross-border banking and proactive personal advice that are unavailable through the retail channel.

You also have the convenience of near-instant access to your Private Banker, who can design a multi-faceted strategy in order to suit your needs and help simplify your everyday financial life.

Veltri Wealth Management Group

Our clients have access to Senior Private Bankers who work in tandem with our team to serve personal banking and lending needs, help to mitigate risk and align wealth management strategies. Many of our clients have busy work and travel schedules, so having a private banker provides another opportunity to accommodate their unique lifestyles.

Tie it all together with a wealth-building strategy.

The advantage of an integrated approach is that not only do you have access to a range of specialists and the ideas, opportunities and potential benefits that they make available to you, but you have it all in the context of one central plan and one central relationship.

Through our core team of Portfolio Managers, some of which hold the Chartered Investment Manager and Certified Financial Planner designations, we implement a custom wealth-building strategy, while coordinating a wealth plan that is designed to address each aspect of your wealth systematically. The Portfolio Manager title provides additional assurance that the highest industry standards for experience and education are continuously upheld.



Investing that relies on smart strategy, not market timing.

Through a step-by-step process that incorporates multiple specialists, we'll uncover and systematically address what matters to you. Once your complete wealth plan is developed, our investment managers can focus their attention on building an investment portfolio that helps to support your overarching priorities. With special attention paid to managing risk and volatility, our investment process and resources include:

- ✓ A wide range of investment vehicles, options and proprietary solutions
- ✓ Access to resources that are conventionally restricted to institutional investors
- ✓ Direct ownership of securities, which can create additional efficiencies and benefits
- ✓ Flexibility to accommodate specific needs, security restrictions, and other preferences

TD Wealth

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