TD Wealth

Private Investment Advice

You decide where you want your wealth to take you.

We design a path to get you there.

Chui Au
Gestion de patrimoine familial
Family Wealth Management

TD

Financial intelligence tailored to you

Completely committed to you and your family

At Chui Au Family Wealth Management, we believe we have earned our reputation as inspirational wealth managers by consistently exceeding expectations in everything we do.

We are committed to ensuring that all aspects of your financial life are working together intelligently. Step by step, we will help you achieve your goals — today, and into the future.

Starting with a blank page, an inquisitive mind and a great deal of empathy, we ask numerous questions to reveal what is most important to you, your family and your business.

We consider:

Personal	What are your hopes and dreams?
Behaviour	What are your blind spots?
Business	What keeps you up at night?
Investment	What is your philosophy?
Tax	What strategies do you have in place?
Charitable Giving	What inspires you?
Legacy	What footprint do you want to leave?

Helping you achieve your vision

Committed to providing the right advice for every life stage

We know that your needs will evolve over time. Our comprehensive wealth process and disciplined approach is designed to address both your short-term needs and your long-term goals.

Building net worth

We know how important it is to build your wealth so you can enjoy life's priorities and achieve your vision for the future. 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.

Implementing tax-efficient strategies

You've worked hard to accumulate your wealth and we want to help you make the most of it. 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.

Protecting what matters

Life is filled with uncertainty and that's why 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 specialist in trusts, estates and other risk mitigation products, we've got the expertise to create a comprehensive plan that's right for you.

Leaving a legacy

You are the architect of your legacy and we can help you with the blueprint. We'll collaborate with you to identify your top priorities, from estate planning and trusts to gifting and philanthropy. Our goal? To help you optimize the transfer of your wealth.

Wealth that works from all angles

Our unique wealth management model allows us to create a wealth strategy that is completely customized to your needs, goals and dreams.

Our Process

1. Introduction to TD Wealth
2. Deep Discovery
3. Present Wealth Plan / Road Map
4. Implement the Strategy
5. Ongoing Proactive Advice
6. Review Meetings

Passing On Your Wealth

Tax Management

Investment Strategies

Retirement Planning

Education Funding

Business Succession Planning

Protecting Your Assets

Protecting Your Income

Banking & Credit Management

Planning for Major Purchases

* Some services are offered by TD specialists.

Empowering you to do better through knowledge, insight and access

Distinct discovery process

Drawing on the cutting-edge field of behavioural finance, our distinct Discovery Process aims to uncover your unique Wealth Personality and what drives your financial decision making.

Customized investment solutions

Our clients benefit from our access to institutional-quality discretionary investment solutions. We prefer investment vehicles that allow us to tap into opportunities and take swift action when risk threatens.

Strategic wealth planning

Working closely to understand your needs and goals, we will determine your optimal asset allocation and develop a tax-efficient, comprehensive wealth plan that evolves as your needs and goals change.

Capital preservation

As your wealth stewards, our primary objective is to protect your capital. We proactively fine-tune for regular, sustainable growth — and to ensure your portfolio continues to meet your evolving needs.

Purposeful communication

We go beyond statements and reports, tracking your performance against your goals in our annual Strategy Review Meetings. In addition, we keep you up-to-date with wealth trends through our monthly newsletters and regular market commentary.

Ongoing client education

We constantly seek new ways to bring the best of the industry to you. We are passionately committed to improving financial literacy, and wish to empower you to make the best financial decisions for you and your family.

We apply the principles of behavioural finance to uncover your financial blindspots and eliminate biases that may prevent you from achieving your full wealth potential.

We care, and it shows

Si Chen	Jonathan Raftus	Wendy Chui	Christopher Au, CFA®	Cathy Campbell, CIM®
Client Service Associate	Client Service Associate	Senior Vice President, Investment Advisor	Investment Advisor	Client Relationship Associate

Wendy Chui
Senior Vice President, Investment Advisor

For over 30 years, Wendy has helped individuals and families achieve their financial objectives by developing goal-oriented, integrated wealth management strategies. She earned her Financial Management Advisor (FMA) designation in 2005, and has been an Investment Advisor with TD Wealth Private Investment Advice since 1994. Wendy has won the TD Wealth President's Club[1] Award three times (2004, 2006, 2010), and has received the TD Merit Award[2] 12 times (2005, 2007-2009, 2011-2018). Both are distinctions reserved for top performing investment advisors.

Prior to joining TD Wealth she headed up Asian Private Banking at the Bank of Montreal, and before that she was a professional currency trader.

Wendy is passionate about educating girls and women about finance. In addition to the many events she hosts focusing on financial literacy, she also sponsors girls' education in the developing world, and currently serves on the Boards of a private school and The Giving Foundation.

When she is not working or volunteering, Wendy pursues her love for cooking, fine food, travel and reading.

Christopher Au, CFA®
Investment Advisor

Christopher works closely with clients to address their wealth needs, and is committed to delivering an exceptional client experience that begins with a deep understanding of their unique needs, circumstances and long-term financial objectives.

Christopher began his career working at a private institutional asset management firm that specialized in managing North American Equity strategies. From there, he joined General Electric's highly regarded GE Financial Management Program (FMP), where he completed four intensive corporate finance assignments across Canada, including financial planning, operations analysis, and commercial finance. Christopher holds a Graduate Diploma in Accounting from McGill University and a Bachelor of Commerce in Finance (Distinction) from the John Molson School of Business at Concordia University. In addition, he holds the prestigious Chartered Financial Analyst (CFA®) designation.

Christopher likes to unwind at the gym. He's a big fan of the outdoors and enjoys fishing and hiking.

Si Chen
Client Service Associate

Si started her career in Bank of Montreal compliance department, from there, she joined Birks Group Inc in 2014 as assistant compliance officer with extensive experience in the luxury retail industry. Si took on the role as the Client Service Associate of the Chui Au Family Wealth Management in January 2020.

Si graduated from Concordia University John Molson School of Business with a Bachelor of Commerce in Accounting and Marketing. In addition, she completed 3 intensive gemology courses and finished the Administrative de la relève (ADR) program from the College of Corporate Directors (CAS) of Laval University.

Si is passionate about public speaking and community involvement. She currently serves as community ambassador of a local hospital. Si spends her free time pursuing her love for fashion and poetry.

Jonathan Raftus
Client Service Associate

Jonathan has been an integral member of the Chui Au team since 2015. Prior to that, he was a Principal Municipal Tax Analyst for Loblaw Companies.

Jonathan is currently a CFA Level III Candidate, and assists clients with their various day-to-day account needs, including developing their wealth planning strategy. He has a Bachelor of Commerce in Finance (distinction) from Concordia University John Molson School of Business.

His interests include baseball, which he played on his school's varsity team for multiple seasons and at the junior major level in Québec.

Cathy Campbell, CIM®
Client Relationship Associate

Cathy developed the core of her professional experience during her 14 years at TD, where she held roles in Banking and Direct Investing. Cathy returned to TD and joined the Chui Au Family Wealth Management as a Client Relationship Associate in 2018 after a few years as Wealth Associate Advisor at RBC Dominion Securities. She has extensive experience working with high-net-worth families, drawing on her deep investment knowledge.

Cathy graduated from Concordia University with a Bachelor of Arts in Economics. In addition, she holds the Chartered Investment Manager (CIM®) designation, including the Certificate of Advanced Investment Advice from the Canadian Securities Institute. Cathy has received the TD Merit Award[2].

Cathy spends her free time pursuing her love for baking, reading, hiking and trail running.

Surround yourself with a passionate and dedicated team who has the experience, knowledge and perspective to take care of you and your family's various wealth needs.

[1] President's Club: Meeting or exceeding business financial goals as well as maintaining a high level of professional business conduct throughout the year and consistently demonstrating integrity and the highest ethical standards.

[2] Merit rewards employees who meet and exceed the business unit's criteria, consistently deliver legendary experiences and demonstrate the following qualities: motivation; excellence; results; integrity; teamwork.

TD Specialists We Collaborate With

Patrick Absi
B.Comm., LL.B., CLU, Fin. Pl.

Financial Security Advisor,
TD Wealth Insurance Services

Patrick has over 25 years of experience in the life insurance industry. Working closely with your advisor, Patrick employs a comprehensive process to assess your wealth management needs and then recommends creative, tax-exempt insurance strategies to help address them.

Teresa Malowany
CPA, CA, Fin. Pl.

Vice President, Market Manager, Specialized Services Team, TD Wealth Wealth Advisory Services

Teresa provides advanced financial, tax, estate and business succession planning assistance to owner/managers and high-net-worth families. She creates integrated and customized wealth plans to help clients identify and reach specific goals. Teresa has more than 20 years of experience in the fields of tax, accounting and financial planning.

Francine Hamelin
STI, TEP

Execute Trust Officer,
TD Wealth Private Trust

Francine's extensive experience in estate and trust administration enables her to provide clients with customized solutions in order to optimize the transfer of wealth to future generations. Francine holds the STI, Estate and Trust Professional and TEP Trust and Estate Practitioner designations. She is also a member of STEP Canada and holds a Certificate in Retirement Strategy through CSI.

Andrea Araujo
B. Comm., RHU, Fin. Pl.

Estate Planning Advisor,
TD Wealth Insurance Services

Andrea has over 10 years of experience in the life insurance industry including roles such as Living Benefits Advanced Case Consultant. With clients, she believes in the importance of full financial planning and using insurance solutions to enhance clients' overall financial health while ensuring all their goals are achieved. Andrea speaks English, French and Portuguese.

François Desmarais
Notaire, M.Fisc., Fin. Pl., TEP

Tax and Estate Planner,
Wealth Advisory Services

François is a Tax and Estate Planner with over 25 years of experience. His goal is to provide to his clients confidence by proposing integrated solutions to optimize the transfer of wealth to the next generation. François holds CFP designation and a Master Degree in Taxation.

Annie Boivin
B.A.A., Pl.Fin., D.Fisc., TEP

Vice President,
Tax and Estate Planning,
Wealth Advisory Services

Annie is a Tax and Estate Planning Specialist with over 25 years of experience. She is focused on helping individuals and business owners implement effective tax, estate and succession plans. Annie is a columnist for Les Affaires Plus magazine as well as Finances et Investissement and she has co-authored a book called Ma retraite. She is often quoted in the press on matters related to tax, estate and financial planning strategies.

A streamlined client experience

We work closely with a team of TD specialists to coordinate and personally oversee the execution of your wealth strategy.

Contact us to learn more about our intelligent approach to wealth management and begin the discovery process.

Tell us your story. We're listening.

Chui Au Family Wealth Management

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We look forward to discovering what truly matters to you.