Borger▪Griffiths
Wealth Management

TD Wealth

Navigate your financial journey with diverse experience, deep knowledge, and commitment on your side.

When it comes to your financial future, the stakes are always high

At Borger Griffiths Wealth Management, we believe that every decision you make either brings you closer to your financial goals or further from them.

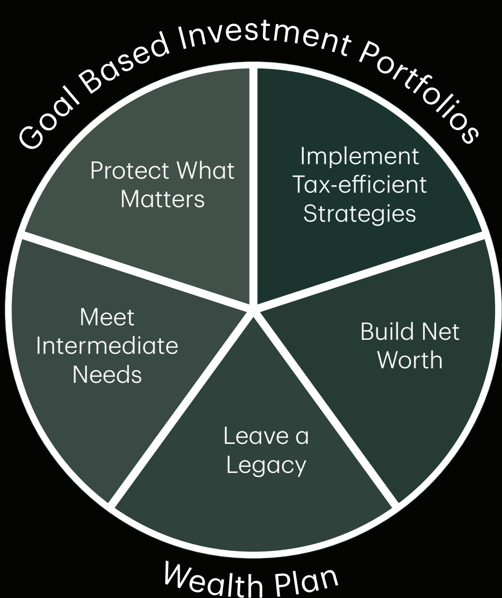
Over the years, we've helped families, business owners and professionals navigate their unique financial landscape with clarity and confidence.

We have seen the difference that careful and attentive financial stewardship makes in the lives of our clients, and we firmly believe that finding someone you can trust to guide you through your financial journey may be one of the most important things you do to maintain your current quality of life and safeguard your future.

Mapping your financial journey

Knowing what you need starts with knowing who you are.

We have developed a six-step process designed to ensure we create an overall financial strategy that aligns with your vision of success, evolves to meet your changing needs, and is implemented in an efficient and timely manner.



Step 1

Understand

We take the time to understand your financial goals and objectives, risk tolerances, estate plans, family dynamics, and anything else that is relevant to your unique situation.

Step 2

Plan

We confirm our understanding of your needs by completing, and reviewing with you, an Investment Policy Statement that outlines your investment parameters and applicable asset allocation.

Step 3

Strategize

We customize investment solutions that address your specific financial and lifestyle needs, are in alignment with your particular risk profile, and are consistent with your desired level of involvement.

Step 4

Communicate

We present our solutions to you in a clear and meaningful manner, and will take whatever time is necessary to ensure you are comfortable with our proposed solutions before proceeding.

Step 5

Implement

We execute agreed-upon solutions, liaising with TD Specialists as needed and communicating with any external professionals on your behalf.

Step 6

Monitor

We manage and review your portfolio on an ongoing basis to ensure that our strategy continues to meet your evolving needs and adapts to a changing world.

Clearing a path for your financial success

Our comprehensive and disciplined investment process is designed to ensure you move closer to your goals.

Putting your investment and wealth plan into motion is really only the first step.

Together, we will agree upon a meeting or contact schedule to review your portfolio and profile to ensure that current asset allocation and investments adhere to your objectives. You will receive detailed monthly statements, as well as online access to your accounts. In addition, we will provide updates on economic or corporate news that may materially impact your investments and pertinent markets events, including opinions from money managers and analysts.

A big part of our work behind the scenes is monitoring your investments in order to manage and mitigate potential risks. We complete portfolio reviews and rebalancing based on our continual market engagement, fundamental research and macroeconomic analysis through which we derive an informed allocation strategy.

Objective investment management designed to support you through your financial lifecycle

Free up your time and energy to focus on what you do best, and we'll focus on what we do best.

- We offer an open architecture platform, meaning we are free to invest in products that we feel will help meet your needs and are in alignment with your Investment Policy Statement.
- We enjoy access to and support from external portfolio managers and research analysts.
- We favour large-cap, dividend-paying securities with a track record of growing revenue and earnings.
- We use Exchange Traded Funds (ETFs) or pooled funds to support our core strategy.
- Private Equity Investments
- We may use market-neutral hedge funds to reduce your portfolio's correlation to the equity markets.
- We offer blended fixed income solutions of liquid corporate bonds, quality high-yield bonds, liquid alternative funds and private debt solutions.
- We integrate the vast resources across TD Bank Group and regularly engage TD Specialists to bring you expertise and answers regarding tax planning, financial planning; trust services, including will and estate plan consultation; insurance to help protect your income and estate; business succession planning, and more.

Discretionary portfolio management

We are qualified to offer you discretionary portfolio management, which means you can entrust your day-to-day investing decisions to our team with the knowledge that we are held to a higher standard, and that we embrace our obligation to put your interests first. Discretionary investing also enables us to respond nimbly to sudden opportunities and risks, which can be addressed swiftly under this model without waiting for your approval. In addition, discretionary portfolio management gives you access to premium investment vehicles typically reserved for institutional (pension fund) clients designed to potentially minimize risk and maximize consistent returns.

Comprehensive wealth advisory fee

We believe that successful relationships are built on a foundation of trust and transparency. One of the important ways this belief is manifested in our advisory practice is through our optional comprehensive fee model. For one annual, tax-deductible fee, you can expect:

- Wealth Planning with a goals-based plan, cash flow modelling, and changes in net worth over time
- Retirement income and asset planning including reviewing any company pension and savings plans
- Financial strategy action plan built from your family's goals and objectives
- Wealth and investment management
- Comprehensive financial overview involving access to a range of TD Specialists

Let our experience be your guide

We draw on the unique strengths that each team member brings to the table to offer you truly integrated and comprehensive wealth management solutions.

Joshua Borger, FCSI®, CIM®

Senior Portfolio Manager and Senior Investment Advisor

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Joshua Borger is a Senior Portfolio Manager and Senior Investment Advisor for TD Wealth Private Investment Advice and head of Borger Griffiths Wealth Management. He is a member of the Fellow of Canadian Securities Institute (FSCI®) and has over 36 years of financial and investment experience, most of which have been spent in Alberta.

As head of Borger Griffiths Wealth Management, Joshua draws upon his over three decades of extensive financial experience and industry knowledge to provide financial advice to his clients.

Prior to his current role, Joshua held several positions within TD Wealth including, Vice President and Managing Director of Calgary's Private Client Services Team, National Manager for TD Wealth Private Banking at head office in Toronto, and Branch Manager of a highly successful commercial banking centre in Calgary.

As a native Calgarian and graduate of the University of Calgary, with a Bachelor's of Commerce, Joshua has remained an active member of the Calgary business community.

Joshua founded the South Calgary Business Association and served as a Director on the Board of the North East Calgary Business Association.

Joshua has participated in several fund-raising initiatives and organizations in Calgary, including the Enbridge Ride to Conquer Cancer, Wood's Homes Foundation, Children's Miracle Network telethon, and the Juvenile Diabetes Research Foundation.

When Joshua isn't at the office, he enjoys time with his family and being outside the city, hiking, skiing and mountain biking.

Devon Griffiths, P.Geo
Investment Advisor

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Devon Griffiths is an Investment Advisor with Borger Griffiths Wealth Management. Devon joined the team following ten years of diversified experience in the Canadian energy and mining industries, and brings significant corporate finance and business management experience. Most recently, Devon was Chief Operating Officer of a public energy company with key responsibilities in management of the company, technical evaluation and development planning, corporate budgeting and financial modeling, regulatory compliance, business development, and risk management activities. Devon was an integral member of the executive team that oversaw the successful sale of the Company in early 2020.

Devon graduated from the University of Calgary with a Bachelor of Science degree in Geology, receiving the APEGA Past Presidents' Gold Medal for academic standing. He has always had a keen interest in financial asset management which has been bolstered by, and was a significant component of, his professional career prior to joining the team. Devon has completed the Canadian Securities Course and the Conduct and Practice Handbook course through the Canadian Securities Institute. He looks forward to further expanding his industry knowledge and is working towards achieving his Chartered Investment Manager designation.

Devon is a member of the volunteer organizing committee for the annual Calgary Marathon coordinated by the Run Calgary organization. He has also spent several years volunteering with the Canadian Adaptive Snowsports Association in Calgary. When not at work, he enjoys spending time with family, or exploring the mountains by bike or skis.

Madison Mailey
B.Comm.
Client Service Associate

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Madison obtained her Bachelor of Commerce in Finance with Distinction from the University of Calgary. Upon graduation, she worked with a financial planning firm in Calgary before joining Borger Griffiths Wealth Management in 2016. She has completed the Canadian Securities Course, and is working toward the Chartered Investment Manager designation with the Canadian Securities Institute.

Outside of work, she enjoys getting out to the mountains, travelling, and spending time with family.

Alejandra Villamizar, B.Comm.
Client Service Associate

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Alejandra joined Borger Griffiths Wealth Management after several years of financial and banking experience with TD Canada Trust. Supplementing her industry knowledge in Real Estate Lending, Financial Advisory and Mutual Fund Compliance, she holds a finance degree from Bow Valley College.

Alejandra is determined to cultivate a deeper knowledge in investing and wealth planning. She has completed the Canadian Securities Course and the Conduct and Practice Handbook Course with the Canadian Securities Institute.

Outside of work, Ale enjoys travelling, mountain hiking, reading, and spending time with family.

Ask us first

We are committed to providing you with the highest level of service and solutions.

As your primary relationship manager within TD Wealth, we are available to coordinate various aspects of your banking and investment portfolio and provide guided access to the vast resources available across TD Bank Group.

We encourage you to lean on our up-to-date deep knowledge, diverse experience, and the team of TD specialists that we engage on your behalf while we work together behind the scenes to ensure you are making financial decisions that will help move you closer to your goals, including:

- Retirement income planning
- Investment strategies, covering active and passive management and private equity
- Optimal tax planning, considering the use of personal or family trusts
- Liquidity forecasting and cash management planning
- Custom credit facilities to take advantage of opportunities that can help grow and diversify your wealth
- Wealth transfer strategies
- Efficient business succession planning
- Private foundation creation and management, or other philanthropic initiatives

With deep financial experience, a successful track record of managing the financial affairs of High Net worth families, and a disciplined wealth management process, we believe that our team is well positioned to help preserve, protect and grow your family's wealth.

Let's work together

Take the first step of the next phase of your financial journey.

To hear more about our disciplined wealth management process, please call us to book a complimentary discovery meeting.

We are always looking for opportunities to assist our valued clients. Please call any time you have a question, would like a review, or have additional funds to invest.

Borger Griffiths
Wealth Management

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The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group (TD). TD offers a full range of financial products and services to approximately 24 million customers worldwide through three key business lines: Canadian Retail, U.S. Retail and Wholesale Banking. We are part of TD Wealth Private Investment Advice under the TD Wealth (Canada); Canadian Retail.

Over the past 155+ years, TD had helped generations of our clients with their personal, family and business assets in the ways that matter to them. We've done this by building strong, transparent relationships and creating integrated, tailored solutions to help them reach their financial goals. We have operations in 13 countries in North America, Europe and Asia Pacific. In North America, our banks based in Canada and the U.S. serve customers through nearly 2,500 branches and stores conveniently located across Canada, and from Maine to Florida.

We look forward to discovering what truly matters to you.

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