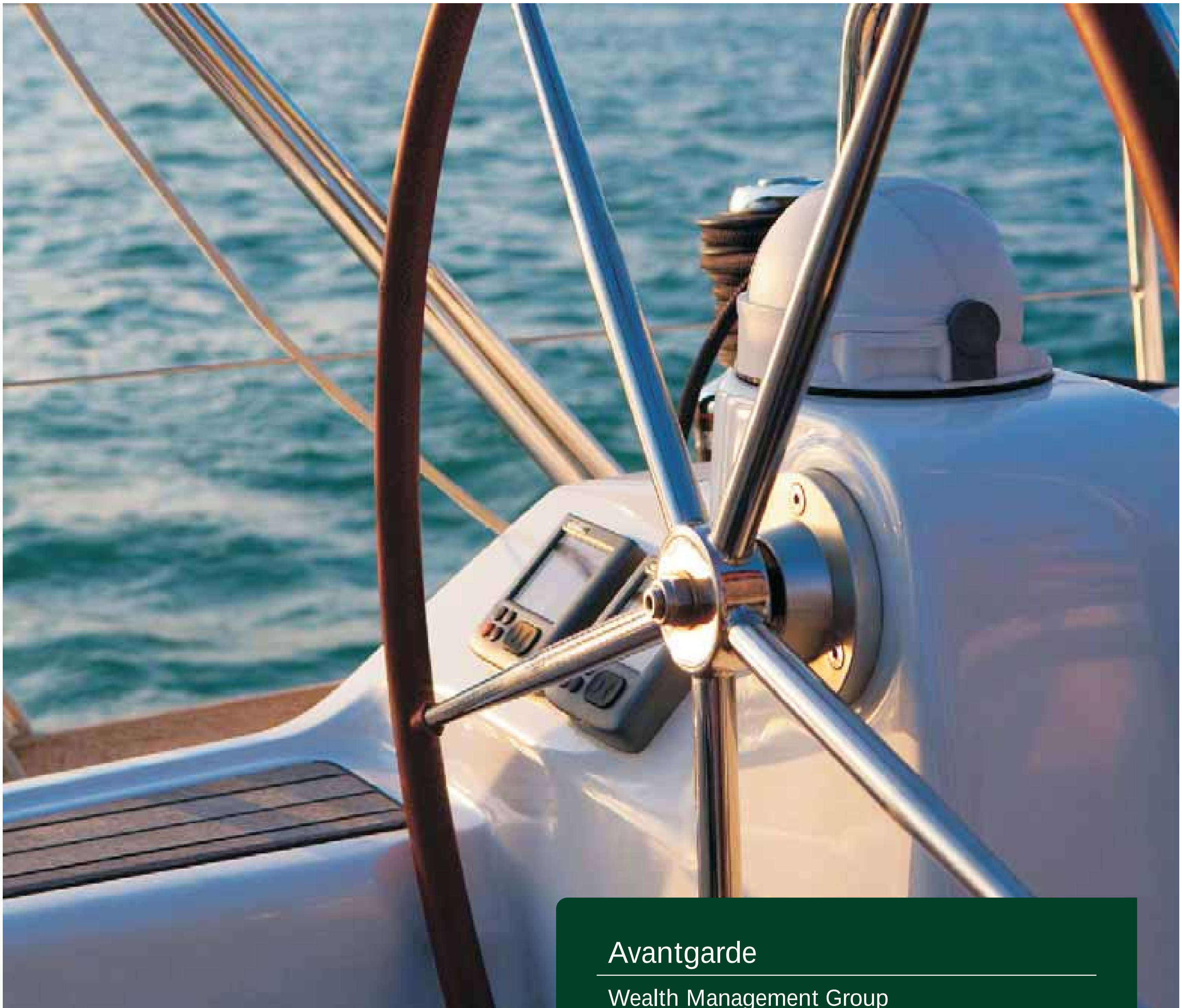
TD Waterhouse



Avantgarde

Wealth Management Group

Private Investment Advice

Avantgarde
Wealth Management Group

Our comprehensive offer is unique, bringing together experience, knowledge and expertise to deliver peace of mind to our valued clients.

Blending a strategic approach to investments with meaningful client dialogue, Avantgarde Wealth Management Group will take the time to understand what matters most to you and your family.

By creating this open discussion, we are able to proactively communicate with you about how changes to the economic and financial environment may impact your portfolio. Regardless of your investment knowledge and risk tolerance, we will tailor a comprehensive plan to help you reach your financial and personal goals.

Claudio Chisani, CFP, CIM, FCSI
Portfolio Manager,
Investment Advisor

Claudio is the senior member of the Avantgarde Wealth Management Group and an established member of the TD Waterhouse Private Investment Advice team.

Throughout his 18 year investment and financial planning career, Claudio's experience and solid understanding of the domestic and global markets have served the wealth management needs of his loyal clients resulting in increased personal and corporate wealth.

Using his experience, professionalism and passion for the investment world, Claudio proactively engages his clients and navigates the complex world of financial markets. While he enjoys the challenge of innovative investments, he takes pride in designing core asset management, advanced financial planning and retirement strategies.

Flavio Chis
Assistant Investment Advisor

Flavio is a valuable member of the Avantgarde Wealth Management Group and TD Waterhouse Private Investment Advice team with his focus on financial transactions, customer service and client support. Over the years, Flavio has been responsible for trading, marketing and finance, administration and client services, delivering an outstanding financial experience.

Efficient support, organizational skills and customer interaction have always been Flavio's strong suit. He takes pride in developing mutually rewarding client relationships, streamlining administrational procedures and building alliances with TD business partners. He is fully dedicated to providing a warm and client-centric experience.

Wise Advice

At Avantgarde Wealth Management Group we aid and empower our clients to maintain and build wealth in order to create financial fulfillment through a long-term conservative approach to wealth management.

As your TD Waterhouse Investment Advisors, we will work with you to identify your investment planning needs and help you structure your portfolio in a way that is designed to preserve and grow your wealth.

You'll receive personalized investment advice, as well as help creating effective retirement strategies. We can also work with your other professional advisors, such as your accountant and lawyer, to help ensure the proper management of your financial affairs.

A relationship with us has significant benefits:

- ✓ Manage a large portfolio and simplify the asset consolidation process in a timely and efficient manner.
- ✓ Offer comprehensive but flexible investment alternatives and solutions.
- ✓ Provide succession and investment planning that extend beyond investment portfolio goals.
- ✓ Discuss openly estate and generational plans and reflect the “big picture” in the investment policy statement.
- ✓ Provide you and your family with an instant environment of expertise by offering to involve in the investment discussions your tax, legal and family advisors.

“We will work with you to identify your investment planning needs and help you structure your portfolio in a way designed to preserve and grow your wealth.”

Business Principles

We believe that relationships built on trust can only be sustained if we at Avantgarde Wealth Management Group adhere to these principles:

Accountability

Our clients are entitled to a full and complete understanding of the choices, recommendations and transactions conducted in their investment accounts. In advice given and actions taken, we will be accountable for ensuring that our guidance and advice are aligned with goals, objectives and best interests.

Integrity & Transparency

We value your trust as a client and conduct business in a professional manner to ensure that we earn your trust at all times.

Service

We believe long-term relationships are based on superior service - delivered consistently and reliably.


Fee Based Solutions
Avantgarde Managed Account
Transactional Account
Avantgarde Wealth Management Group
Cornerstone Account
Premier Managed Portfolios
Customized Investment Solutions

Our Team of Professionals

Outstanding Service

We focus on providing you with customized, personal investment advice and access to the wide array of financial products and services available through the TD Bank Group as well as independent sources.

The reputable resources available at TD Bank Group provide securities research and access to a broad range of investments to build a well-diversified portfolio. These include equities, mutual funds, fixed income securities, options, derivatives and new issue offerings. We gather research data from various investment providers and we provide you with a summary of our unbiased findings.

Giving you more options also extends to how you wish to do business with us. Registered, non-registered and corporate accounts can be structured to reflect your needs and provide the greatest flexibility

We offer programs that combine your investing, borrowing and banking services into one comprehensive solution. We offer flexible pricing or fee options to suit your needs.

Whichever you choose, you can have Internet access to your account via WebBroker®, and benefit from our advanced information technology for investment management.

Beyond investments, we can help you integrate other aspects of your financial strategy by introducing you to our team of in-house specialists. Private Banking, Private Trust, insurance planning, philanthropic giving and other TD Bank Group financial partners will be included in the design of a comprehensive plan that encompasses all your financial objectives. Through it all, we will remain your central contact, providing knowledgeable advice and guidance.

Our Investment Approach

Our investment and wealth building process is focused on you and your individual needs.

We believe in a holistic approach and will engage in detailed discussions with you, your family members and other professional advisors, as required. We do this in order to create and ensure we have a comprehensive and tailored wealth plan that is suited to you and your unique needs.

Our approach to wealth management is a six-step process:

Understanding

Information-gathering and in-depth discussions give us a clear understanding of needs, dreams and aspirations that you and your family share.

Confirmation

A formal re-cap of our understanding of your financial priorities, needs and opportunities ensures that we are in agreement.

Design Solutions

We manage the investment process for you and engage TD Waterhouse specialists who work as a team to develop integrated, comprehensive and customized financial solutions.

Present Solutions

The solutions, along with clear recommendations and action plans are presented to you for discussion and approval.

Implement Solutions

We follow through to ensure timely implementation of all solutions and actions in your plan.

Ongoing Management

We contact you regularly to discuss your progress, review any changes to your situation and implement changes as required.

Banking & Credit Management	You may be saving for a major purchase or planning to make a major investment. Perhaps you feel that **managing your financial affairs has gotten more complex** and it is taking up more and more of your time. We can help you simplify.
Education Funding	**Your family's education needs are unique.** We will help you to calculate future education costs, understand the savings and investment programs that are available and draft up a plan that will ensure the right amount of money is there when you need it.
Protecting Your Income	**You may want to protect yourself and your family** from the financial impact caused by an accident or an unforeseen health issue or you may want to secure a source of guaranteed payments in the future. We will discuss with you various strategies that are available to do just that.
Protecting Your Assets	For most of us, it takes a long time and a great deal of hard work to accumulate substantial wealth. **Do you have a strategy in place to protect that wealth** from potential litigation? Have you considered the benefits of a family trust? Have you consider appointing a Power of Attorney? Let's talk.
Investment Strategies	**Our goal is to find the right kind of investing program for you** that is made up of securities that match your objectives and your level of market sophistication. Weather you are focused on Capital Growth, Income Generation or Diversifying your Portfolio's Concentration, we can help.
Tax Management	We will work with your other professional advisors to select **strategies and investment products that minimize the tax that you will have to pay,** By looking at your complete wealth picture we can offer additional strategies that manage your tax liability.
Business Succession Planning	Are you planning for the **transition of your business to a partner or a family member?** Do you have a plan in place for your exit strategy? Do you know the "fair market value" of your business? Have you considered the tax implication? Our team can help you build a sound business succession plan.
Retirement Planning	We know that the meaning of "retirement" is a little different for each person and that means your **retirement plan is unique to you.** We will work with you to build an effective wealth plan weather you are saving for retirement, making the transition to retirement or living in retirement.
Charitable Giving	When constructed with integrity and expertise, **Charitable Giving Programs can have significant and meaningful impact on important causes and communities.** We will help to ensure that your contributions are well executed and that they have maximum benefit for your chosen causes.
Passing On Your Wealth	By asking you the right questions our team can help you establish a well structured estate plan that will **ensure your family's wealth is preserved for future generations** and is divided according to your instructions.

We encourage you to contact us

We will invest the time to learn and review your financial goals as well as establish a collaborative business relationship.

At Avantgarde Wealth Management Group we have gained experience with each of our high net worth clients and have delivered success time and again, helping our clientele feel comfortable and happy with the management of their investment assets and the journey of accomplishing immediate and long-term goals.

Avantgarde Wealth Management Group
TD Waterhouse Private Investment Advice
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