

Malaspina Wealth Management Group's Investment Approach



Our group takes a very disciplined and global approach to investing. We run several asset allocation models: Conservative, Balanced and Growth that we rebalance at least annually and customize to each client's unique wealth profile. Each asset allocation portfolio has a specific combination of Canadian, U.S., International equities and fixed income positions.

In addition to managing investments, we believe that we simplify the process of investment planning, orchestrating various aspects of your wealth and planning by working with other TD Specialists to help maximize tax efficiencies, preserve your estate, and make room for philanthropy if that is a priority for you. Taking a comprehensive approach to achieve your near-and long-term goals, we draw on our own expertise and knowledge in addition to the input we receive from the vast resources we have at TD Bank Group in the areas of:

- Investment and wealth planning,
- Retirement income planning,
- Estates and wills,
- Tax strategies,
- Business succession,
- Intergenerational wealth transfer,
- Philanthropy, and
- Private banking.

The Benefits of Discretionary Investing.

Dan Sigouin is a Portfolio Manager, which means he is among a select group of advisors at TD Wealth Private Investment Advice who are able to offer discretionary portfolio management services. This brings you many benefits:

- **Freedom** from having to make daily investment decisions which means that you can opt to delegate them to Dan, who has advanced credentials, extensive advisory experience and substantial assets under administration.

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TD Wealth

- Nimble response to sudden opportunities and risks as they can be addressed swiftly and efficiently without waiting for your approval.
- Access to premium investment vehicles that minimize risk and strive for consistent returns, which are normally reserved for institutional clients.
- A customized Investment Policy Statement (IPS) based on your objectives, comfort and financial situation, to set the guidelines, asset allocation and diversification of your portfolio. Dan must work within the specific guidelines set in your IPS and is accountable to them; they are regularly reviewed and adjusted according to your needs.
- Extensive due diligence on all investment holdings. Both TD Wealth and our group continually monitor ever-changing market conditions and adherence to your IPS.
- One-on-one access to your Portfolio Manager to discuss your needs, so that your portfolio can more accurately reflect your changing individual goals and objectives.
- Enhanced reports routinely and clearly highlight your costs and returns.

You pay one transparent, asset-based fee, no commission per trade, which means:

- We have aligned interests – we may focus on driving your portfolio's success without worrying about the cost of trades and our conversations centre on long-term goals, not the cost of buying or selling stocks.
- You pay for advice and service, not products and trades.
- You have a known, budgetable cost.
- Our single fee, calculated as a percentage of your assets, includes investment planning, estate planning, and insurance services.
- You enjoy tax-efficiency – our fee is potentially tax-deductible upfront on non-registered accounts.

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