



TD Wealth
Private Investment Advice

Working Together to Achieve a Secure Financial Future
Paul Kwan Wealth Advisory



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**Paul
Kwan**
Wealth Advisory



Agenda



Comprehensive resources to manage wealth

Your team of specialists, supported by extensive resources and a strong organization.

Our investment process: supporting you in reaching your goals

Our approach to wealth management.

The value of comprehensive wealth management

Strategies and specialized services to help high net worth investors maximize wealth and make life easier.



Meet your wealth advisory team



Paul Kwan
Vice President, Investment Advisor

Paul has an uncompromising determination to provide personalized investment strategies to help you achieve long-term financial security. He believes in capital preservation as a cornerstone to his investment philosophy, building plans that are flexible enough to respond to short-term changes yet disciplined to provide the opportunity for greater returns over the long-term. Paul also believes in the importance of having a “life stage” approach to support you across every stage of your life.

Paul moved to Canada from Hong Kong at the age of 14. After graduating with a B.A. in Economics from Simon Fraser University in 1991, Paul became an Account Manager in the Personal Financial Services department of an international bank. Given his success in building strong and trusted client relationships, Paul was appointed Vice-President and Investment Advisor at a major brokerage firm. In 2011, he was invited to join TD Wealth Private Investment Advice.

Integrity, trust and honesty form the heart of Paul's business. He believes that effective communication and a strong working relationship with his clients are necessary for success.

LANGUAGES

English,
Cantonese,
Mandarin

COMMUNITY INVOLVEMENT

Vancouver
Metropolitan
Orchestra, Ride to
Conquer Cancer

INTERESTS

Cross Fit, travel
with family, training
his high-energy
border collie



Erica Ng
Assistant Investment Advisor

Erica is responsible for the team's day-to-day operations and focuses on delivering superior client service.

Erica brings extensive experience in the investment industry, from her time working at HSBC Securities Inc., BMO Nesbitt Burns and National Bank Financial. Erica was born in Hong Kong and moved to Canada at the age of 13. She began her career in investment management over 10 years ago, after graduating with a degree in Economics and Business

Administration from Simon Fraser University. Erica holds the securities license and she is life licensed as a Life Insurance Advisor with TD Wealth Insurance. She continues to expand her knowledge of the financial industry and is currently pursuing the Chartered Financial Planner designation.

LANGUAGES

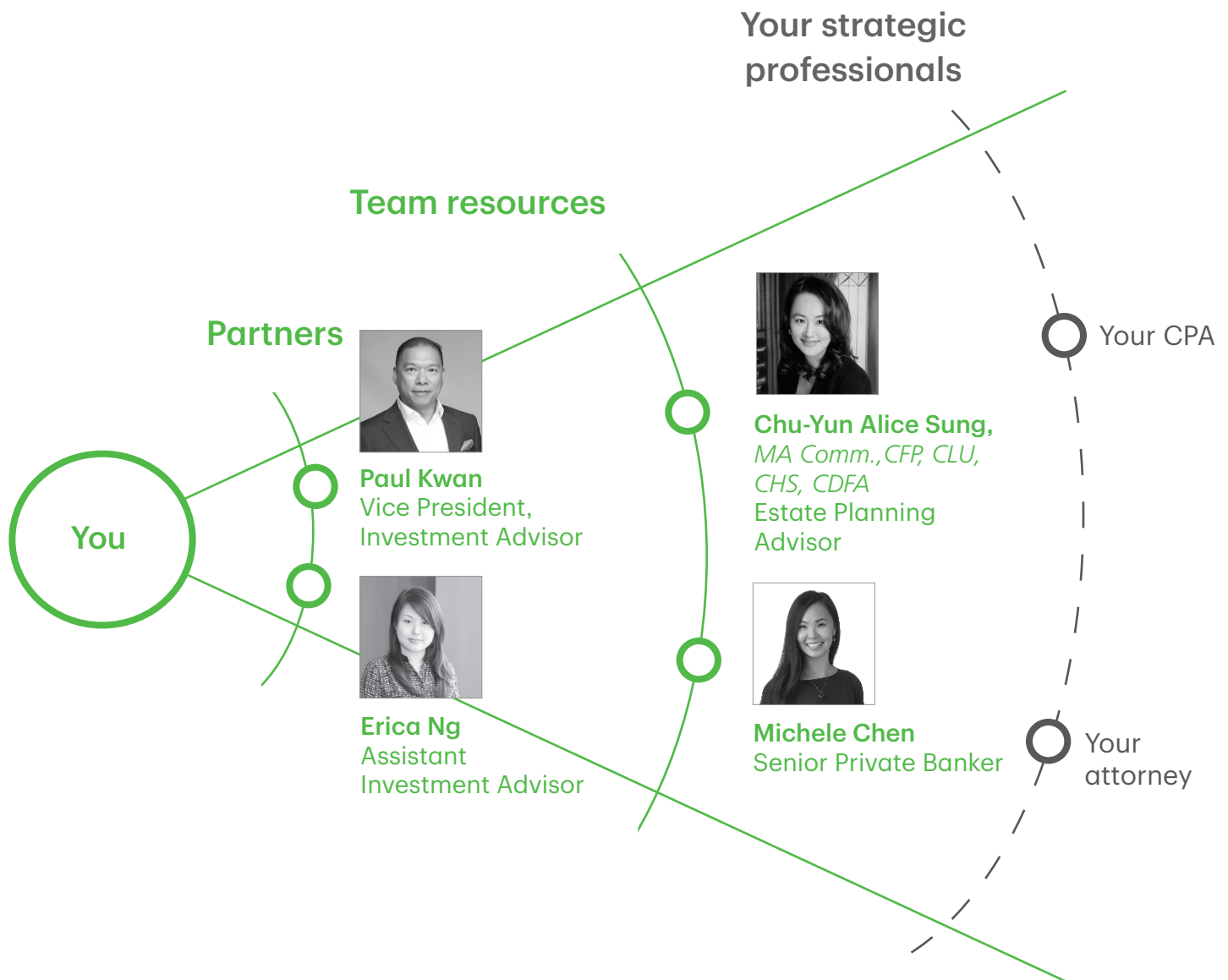
English,
Cantonese,
Mandarin

INTERESTS

Yoga, badminton,
swimming and
travelling

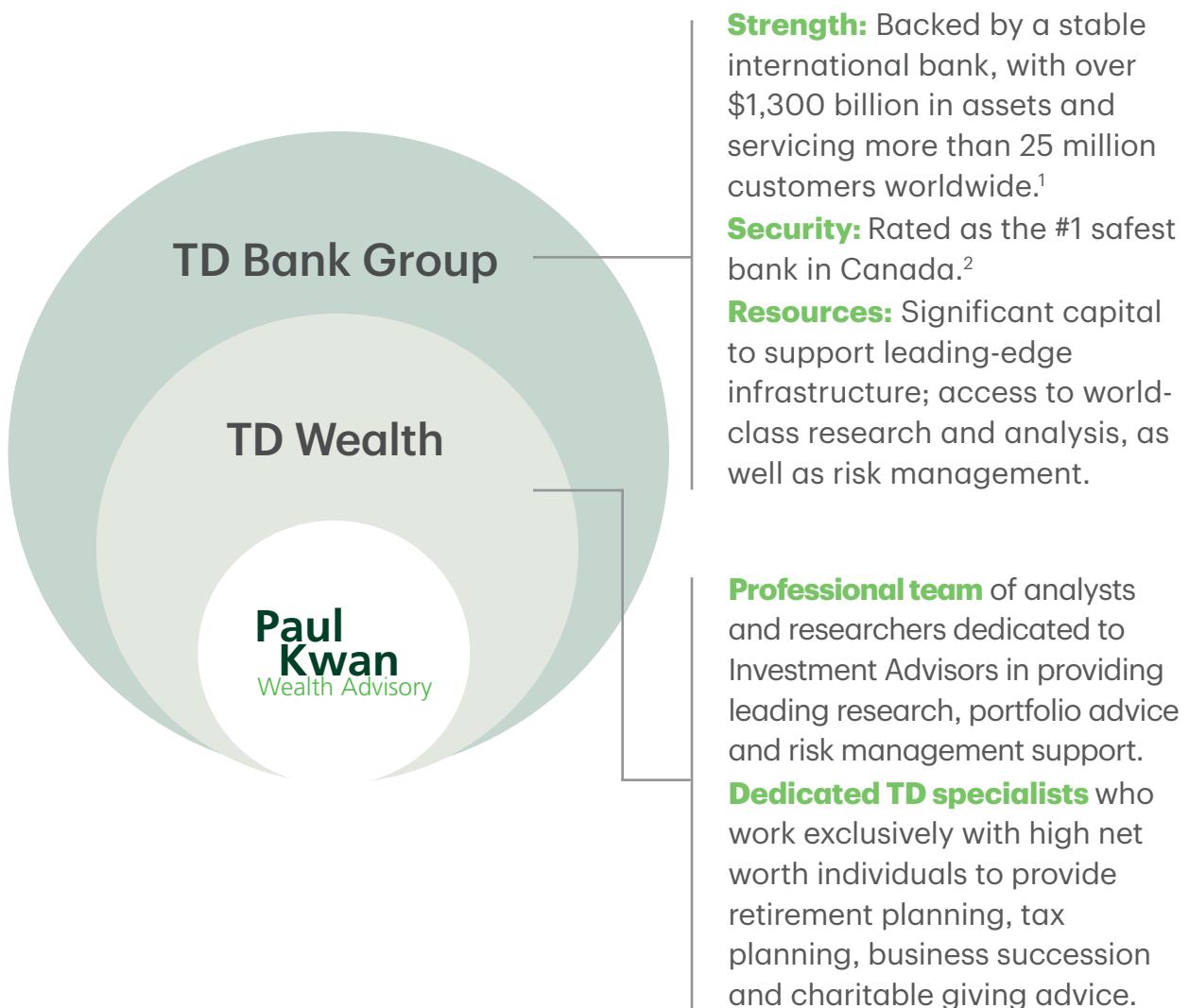
Meet your comprehensive team

The team includes an estate planning specialist and private banker to serve the diverse needs of our high net worth clients. We are also able to work alongside your accountant or lawyer, to provide seamless wealth management strategies.



We are part of a well-capitalized organization

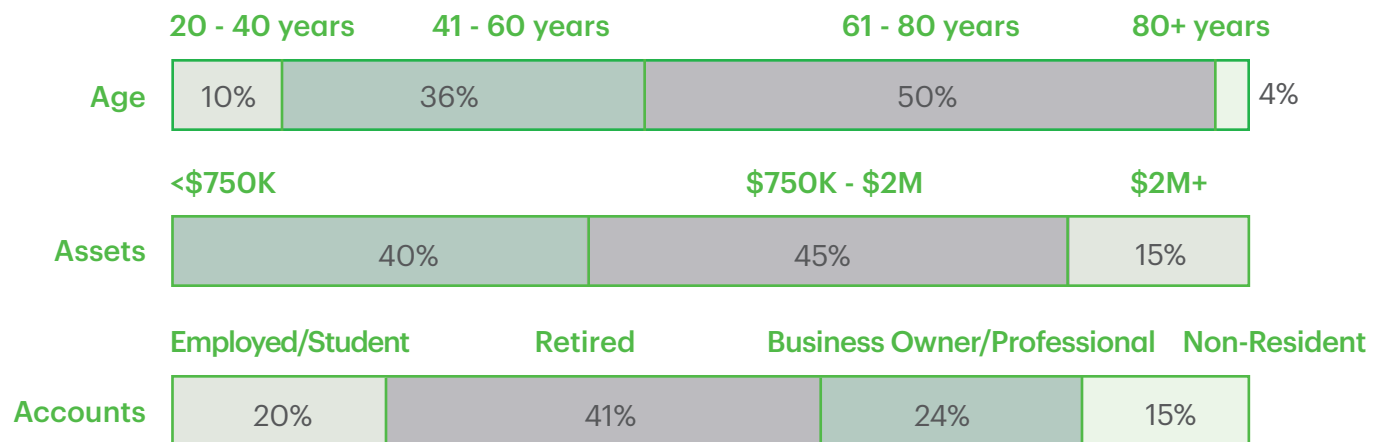
We are supported by an established organization, which helps to provide strength, security and resources. You can take comfort in knowing that your wealth solutions are well supported.



1. www.td.com/about-tdbfg/corporate-information/corporate-profile/profile.jsp at 6/21/2018; 2. gfmag.com/magazine/november-2017/worlds-safest-banks-2017

Clients we serve and understand

We have demonstrated experience in serving clients like you, across many stages of life.*



*The calculation and data are based on 90 households under Croesus Wealth Management System, May 24, 2018.

Three principles guide our investment philosophy

Here are three core areas that guide the way we run our practice:

1

Capital Preservation

While we are committed to delivering solid long-term investment performance, one of our goals is to help preserve and protect capital.

We focus on investing in shares of companies that have a history of consistently growing their dividends and fixed income investments that provide income and stability.

By continuously monitoring portfolio components, we can make adjustments as necessary to help respond to changes in the markets or to your personal circumstances.

2

Risk Management

We undertake a disciplined approach to investing and managing risk. Our approach to risk management includes a focus on asset allocation, diversification and quality, while striving to protect your capital.

We use rigorous screening criteria to identify quality investments in which to invest. We diversify your portfolio through our “15-15 Approach”.

3

Ongoing Communication

Maintaining strong communication with you is paramount. We will take the time to discover what matters to you, and once we have created your strategy, we will help you to understand each element.

Together, we will undergo a “deep dive” of your investments to help you understand your position at every point in time. We will also keep you informed and educate you about investing.

Our goal is to innovate and look forward, to help ensure that you are set up for continued future success.

Our ongoing process

Our investment process is focused on understanding your needs and developing a personalized strategy, at every stage of your life.



- Understand your goals, values, experiences, concerns or challenges. What is important to you? What does your ideal retirement look like?
- Explore wealth planning recommendations to address specific needs, goals and challenges
- Develop an Investment Policy Statement (IPS): goals and objectives, based on your life stage, risk tolerance and any other investing preferences
- Develop an investment strategy to help you meet individual goals and objectives, which takes into account your risk tolerance and preferences
- Create a customized portfolio for you
- Ongoing portfolio monitoring, review and adjustment, including portfolio rebalancing where necessary (based on market changes or changes to personal circumstances)
- “Deep dive” reviews of your portfolio, including understanding your progress in helping you achieve your goals and objectives



Our 15-15-15 approach

For each portfolio, our team hand picks 15 Canadian, 15 U.S. and 15 international holdings. Investments are selected using rigorous screening criteria, to provide quality, solid diversification and a balance between risk and return. These holdings are monitored on a continuous basis. Depending on each investor's risk tolerance and investment objectives, the investment strategy will vary within the 15-15-15 approach.



A success story

Here is one example of how our team has helped our clients to succeed. We are committed to providing a wide variety of solutions for even the most complex of situations.

Challenge

- Two co-owners operating a home decor wholesale company in their early 50s
- Both were busy managing the business, which had grown quickly over the past decade
- \$8.5 million in investable assets under personal and holding companies, across multiple financial institutions
- Primary goal was to consolidate finances and retire comfortably in 5 to 10 years

Recommendations

- Consolidate accounts and streamline investment holdings from over 50 to 20. Objective is to improve economies of scale and allow better visibility over investments
- Update portfolio to focus on wealth protection and cost efficiency
- Review business succession planning and tax planning with TD Wealth Specialists
- Create service matrix that includes monthly communication and quarterly portfolio review. Objective is to allow client to tune out noise and focus on their end goals

Results

- Clients gained control and confidence with consolidated statements
- Assets were more secure, diversified and resilient to potential market downturns
- With updated and better organized finances, clients were potentially in a better position to plan for a retirement on their own terms

Other wealth management opportunities provided by TD specialists

Our team will look at the many aspects of your financial life and engage TD specialists to help where required. Having an integrated wealth management strategy can help to improve your wealth position, today and into the future.



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