TD Wealth

Bayswater Group

Introducing Bayswater Group

We advise affluent families, helping them align what they have with what they want to do.

Meaningful financial planning cannot be completed in one or two meetings, so we take a more targeted approach. We explore your issues, prioritize them, and address one specific topic at a time through in-depth discussions and highly focused planning.

Unlike traditional financial plans, which gloss over a family's entire financial picture, our team will create a series of smaller plans through time that address each of your needs and concerns.

Bill Jaffe, CIM®, FCSI®, Vice President, Portfolio Manager and Investment Advisor.
Louise Fry, B.Comm, Investment Advisor.
Ryan Ormerod, CFA®, Investment Advisor.
Julie Sanders, BBA, CIM®, Investment Advisor.

Bayswater Group – Our Three Tenets

Investment management is the heart of our business – we are, first and foremost, investment specialists. We strive to generate consistent returns with less volatility over our clients' investment horizon.

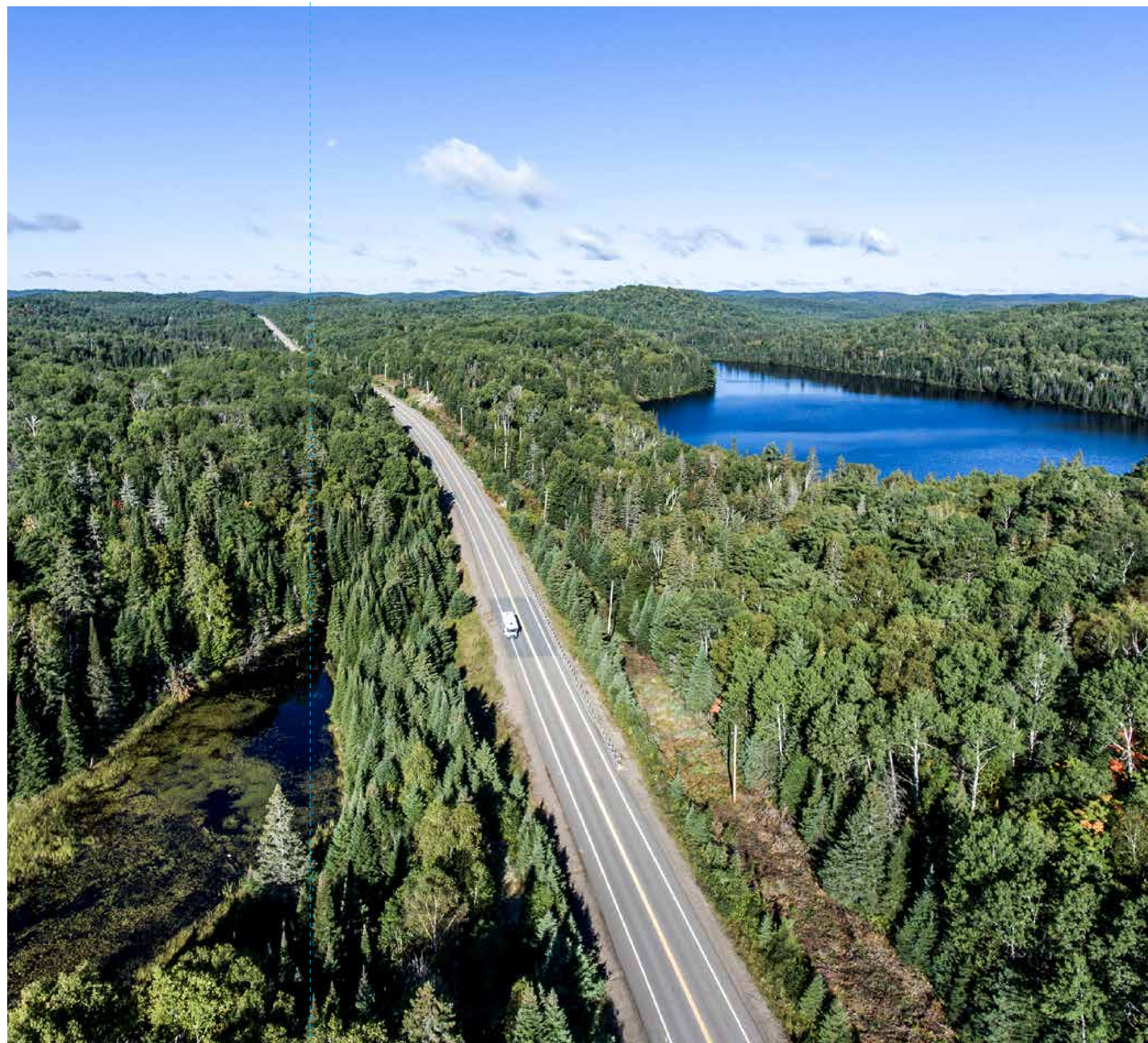
Our approach to **wealth management** is uniquely suited to advising affluent families and professionals, with targeted conversations and highly focused planning centered on our clients' priorities.

We live, work, and play in this **community**. Giving back is important to us – we provide financial and hands-on support to various local charitable organizations.

The Strength of TD

TD Wealth is an integral part of the TD Bank Group, which has 25 million customers worldwide, 85,000 employees and CDN $1.2 trillion in assets under management.

When you choose the **Bayswater Group**, you will benefit from the knowledge provided by our team along with access to some of the industry's most highly regarded investment analysts, economists and market strategists. TD Wealth Private Investment Advice understands that investment success is determined by the strategies you pursue and our ability to manage emotional biases through time. We have an extensive understanding of traditional and alternative investment solutions as well as behavioral finance – all of which help us ensure your client experience is as comfortable and successful as possible.



Our Discovery Process and Access to TD Specialists

The Bayswater group will guide you through a unique discovery process to uncover the values behind your personal vision of success and help determine what truly matters to you.

As we get to know you and your family, we will have a series of meetings and conversations to help you address such things as the following:

Lifestyle expenses

If you want to have a reliable plan to ensure your investments can fund ongoing cash flow needs and anticipated expenses, we will help determine how much you need to set aside. Our concentrated wealth plans are meant to set you up for success. Unlike some advisors who prepare financial plans with lofty assumptions, we use a risk-free rate to present the most conservative projection possible. In our experience, high net worth investors would rather work with realistic numbers than potentially overstated forecasts.

Surplus capital

We broadly categorize your investable assets as either "core"(wealth that is likely needed to fund your current and future lifestyle expenses) or "surplus" (wealth that is not needed immediately). We will help refine the priorities for your family's surplus wealth and recommend strategies to achieve everything that's important to you.

Wealth transfer

If you want to leave your children a certain amount of money, we can provide you with access to TD specialists who can help you determine what solution is best to ensure you leave the desired legacy.

Insurance

Are there financial risks that we should mitigate? Are there opportunities to minimize your tax liability, maximize your estate value and diversify your traditional investment portfolio? We will show you how insurance can be an effective tax-planning tool as well as provide income and estate protection.

Long-term care needs

Is this likely to become a priority, and if so, how soon? We will help you estimate how much you will need to cover this expense and help you understand the various options to address it.

Real estate

Are you interested in purchasing real estate, either as an investment or vacation property? We will help determine how much of your asset base can suitably be allocated to real estate and will coordinate with mortgage and real estate professionals to help you receive top-notch advice and guidance possible.

Our Investment Approach

The Bayswater Group is an experienced discretionary portfolio management team.

Our group takes a disciplined, global approach to investing. We strive to generate consistent returns with less volatility over our clients' investment horizon.

Our starting point is a series of propriety asset allocation models, which we customize for each client. Each portfolio has a combination of global equity, fixed income positions and absolute return strategies. Equities are a concentrated portfolio of industry leaders which have a clear track record of positive performance over a rolling 36, 48 and 60-month time period and strong history of dividend payments or share repurchases. We rebalance semi-annually and initiate portfolio changes throughout the year, when necessary.

Our investment portfolios are most suitable for accredited investors. We advise individuals and families who meet one of the following criteria:

- Investable assets exceeding $1,000,000;
- Net worth exceeding $5,000,000;
- Personal income exceeding $200,000; or
- Combined income exceeding $300,000.

Bayswater Group Fee Schedule

We have aligned interests – focusing on driving your portfolio's success.

Our conversations will always center on long-term goals, not the cost of buying or selling stocks. Our fee, calculated as a percentage of your assets, includes investment and financial planning services.

We believe in full transparency. If we feel there is a need to hold investment solutions with embedded fees, we will ensure those fees are regularly discussed and known to you.

TD Privately Managed Portfolio Fee Schedule*

Household fee-eligible assets	Fee
$750,000 - $999,999	1.25%
$1,000,000 - $1,999,999	1.00%
$2,000,000 - $5,000,000	0.75%
>$5,000,000	0.50%

Our People: Your Team

We are a close-knit family, bound by our shared love of community and giving back. A passion that we share with many of our clients.

Long Lasting Relationships

We take pride in the relationships we have built and the wealth we have helped our clients acquire.

"The Bayswater Group has been a profound piece of our family planning and future goals. Their guidance and support goes beyond expectations and consistently delivers a high level of service and attention. I highly recommend the Bayswater Group and look forward to a long, working relationship."

Jessica Chen
Real Estate Advisor

"Trust – there is no greater asset to the Bayswater Family. And they truly bring a sense of Family to their service. You get a smart, efficient, responsive and dedicated team of professionals when you work with them and I have been fortunate to be a part of their family for the past several years."

Angela E.
Long time client

As of March 30, 2018. Unique experiences and past performances do not guarantee future results. Testimonials contained herein are unsolicited and may not be representative of the views of others. They have been reviewed and approved in writing for public use.

The Bayswater Group

The Bayswater Group is made of four dedicated advisors – we all have extensive experience in the wealth management industry and pride ourselves on best-in-class service.

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To learn more about our team, please visit our website at bayswatergrouptd.com

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[1]Source: TD corporate info from: https://www.td.com/about-tdbfg/corporate-information/corporate-profile/profile.jsp as at June 2018. [2]Source: TD Privately Managed Portfolio Fee Schedule as at June 6, 2018. Bayswater Group is a part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of The Toronto-Dominion Bank. All insurance products and services are offered by life licensed advisors of TD Waterhouse Insurance Services Inc., a member of TD Bank Group. TD Wealth Private Banking services are offered by The Toronto-Dominion Bank. TD Wealth Private Trust services are offered by The Canada Trust Company. The information contained herein has been provided by TD Wealth Private Investment Advice and is for information purposes only. The information has been drawn from sources believed to be reliable. Where statements are based in whole or in part on information provided by third parties, they are not guaranteed to be accurate or complete. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, trading or tax strategies should be evaluated relative to each individual's objectives and risk tolerance. TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services. TD Wealth represents the products and services offered by TD Waterhouse Canada Inc., TD Waterhouse Private Investment Counsel Inc., TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company). TD Wealth Private Investment Advice, The Toronto-Dominion Bank and its affiliates and related entities are not liable for any errors or omissions in the information or for any loss or damage suffered. As of March 30, 2018. Unique experiences and past performances do not guarantee future results. Testimonials contained herein are unsolicited and may not be representative of the views of others. They have been reviewed and approved in writing for public use. TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services. 3703-0118