TD Wealth

# Your wealth, simplified

CMB | Wealth Management

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Our goal is to help you make the most of your success — and make your current financial life easier in the process.

## Building Net Worth

We know how important it is to build your wealth so you can enjoy life's priorities and achieve your vision for the future. Working together we can develop innovative strategies to help grow your net worth by identifying which credit strategies and investment solutions match your current lifestyle and needs. Our team of professionals can work with you to develop an effective plan to help you make your vision a reality.

## Implementing Tax-Efficient Strategies

You've worked hard to accumulate your wealth and we want to help you make the most of it. Working closely with you and your tax advisors, we will help you create an integrated wealth strategy that will structure your investment portfolio to help reduce tax exposure when possible and keep income available as and when you need it.

## Protecting What Matters

You are the architect of your legacy and we can help you with your blueprint. We'll collaborate with you to identify your top priorities, from estate planning and trusts to gifting and philanthropy, Our goal? To help you optimize the transfer of your wealth.

## Leaving a Legacy

Life is filled with uncertainty and that's why we're committed to delivering advice and solutions to help protect the things you value at every life stage. Whether through comprehensive risk strategies or connecting you with a TD specialist in trusts, estates and other risk mitigation products, we've got the expertise to help you create a comprehensive plan that's right for you.

## Steadfast guidance to keep you on track and in control

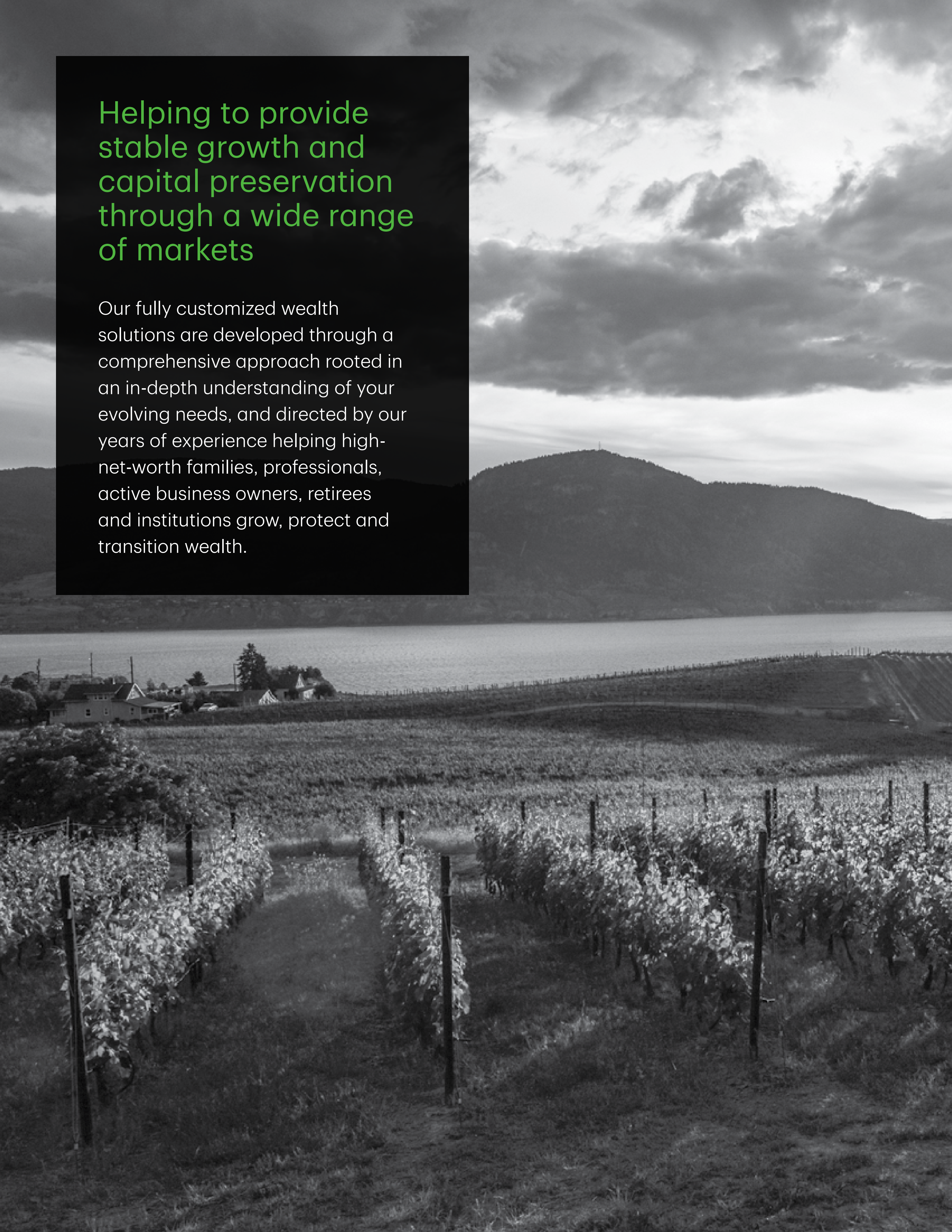
At CMB Wealth Management, we believe that effective wealth strategies are built on a foundation of trust, knowledge and experience. We appreciate the time and hard work that has gone into creating your wealth and we know how important proactive financial leadership is in ensuring that you continue to reach your goals – particularly as your wealth landscape becomes more complex.

That's why we have assembled a team of like-minded portfolio managers who communicate clearly, think strategically and act decisively. We are qualified to offer both discretionary investment management services, as well as traditional non-discretionary advice.

## We are committed to act in your best interests

# Helping to provide stable growth and capital preservation through a wide range of markets

Our fully customized wealth solutions are developed through a comprehensive approach rooted in an in-depth understanding of your evolving needs, and directed by our years of experience helping high-net-worth families, professionals, active business owners, retirees and institutions grow, protect and transition wealth.



# Our 7-step Approach

## 1 Discovery

We prioritize building strong, mutually enjoyable relationships — which starts with us gaining a complete understanding of both your current and ideal wealth situation.

## 2 Confirmation

We ensure our perspectives are aligned through a formal confirmation of your goals and expectations, which we prepare for your review.

## 3 Strategize

We customize comprehensive investment solutions designed to address your specific needs, taking your goals, risk tolerance and desired level of involvement into consideration.

## 4 Presentation

We take the time to clearly communicate our proposed course of action in understandable terms, and prioritize ongoing transparency in all our interactions.

## 5 Implementation

We execute the agreed-upon plan in a timely and efficient manner, liaising with TD specialists as required, as well as your own trusted professionals (accountants, lawyers, etc.)

## 6 Adjusting

We monitor your investments closely to ensure we can proactively manage and mitigate any potential risks, and rebalance portfolios on a regular basis.

## 7 Re-Discovery

We know that your needs will evolve over time. That's why we view discovery as an ongoing activity. We are here for you in all of life's stages.

## Simple and meaningful

Our Investment Philosophy is based on four core time-tested principals.

- Understanding client goals
- Adhering to disciplined planning
- Delivering insightful advice
- Practicing effective risk management

# Fees

With our fee-based model there are no incentives for us to recommend one investment product or solution over another. Instead, we work to find the strategy that will best fit with your needs and risk-reward profile. Included in our investment fees are a full complement of wealth management services, including retirement, estate and business planning strategies.

# Industry-leading wealth solutions, tailor-made for you

By integrating the various aspects of your financial life into a single, achievable strategy, we aim to simplify your current situation as we take the steps necessary to help you realize your future objectives. We will take the time to coordinate with TD specialists and will work with your other trusted advisors, such as accountants and lawyers, to ensure our recommendations are thorough and well thought out.

In addition to our Portfolio Management services, you can turn to us for:

- Retirement income planning
- Optimal tax planning strategies, including the use of personal or family trusts
- Liquidity forecasting and cash management planning
- Custom credit facilities to take advantage of opportunities to grow and diversify wealth
- Wealth transfer strategies
- Insurance strategies
- Efficient business succession planning strategies
- Private foundation creation and management, or other philanthropic initiatives

# Strong financial leadership, every step of the way

Client service and trust are the cornerstones of my practice.

## Jim Chrenek, FCSI, B. Comm., LL.B., CIWM

Vice President, Portfolio Manager, Investment Advisor

Jim entered the Investment Industry in 1996 after practicing law for ten years. He joined TD Wealth Private Investment Advice in 2006, and has held both advisory and managerial roles with the bank. In that time, he has helped to develop one of the most respected advisory practices in the Okanagan valley by building trusted relationships and prioritizing client needs.

As an Investment Advisor and Portfolio Manager, Jim offers comprehensive, fully customized financial strategies and helps coordinate solutions with other team members or business partners. For Jim, establishing and maintaining trust is paramount in everything he does, especially as he is qualified to offer discretionary investment management services. In a discretionary managed relationship, the Portfolio Manager is responsible for building and managing the portfolio based on a strict set of rules and guidelines agreed upon with the client. This allows clients who wish or need to delegate investment decisions the freedom to focus on what's important to them, knowing that we are committed to represent their best interest.

Jim is a graduate of the University of Alberta, holding a Bachelor of Commerce Degree (Honours) and a Law Degree. He has completed numerous industry courses, holds a Fellow of the Canadian Securities Institute designation and is a Life Insurance Advisor with TD Wealth Insurance Services.

When Jim isn't at the office, he enjoys spending his free time with family and enjoying the many things that the Okanagan Valley has to offer including biking, skiing and golf.

My job is to make sure your wealth needs are taken care of – plain and simple.

## Andrew Maclean, FCSI, B. Comm., CIWM

Vice President, Portfolio Manager, Investment Advisor

Andrew has been with TD Bank Group since 2000 in roles ranging from Senior Management to Investment Advice spanning from Vancouver to Toronto. His extensive experience and knowledge of the services and resources available to high net worth clients has proven to be a valuable resource in structuring comprehensive financial and investment solutions.

Working closely with clients and their other trusted advisors, Andrew seeks to find practical solutions tailored specifically to each client's needs. Well respected for his straightforward approach and honest advice, Andrew thinks long-term and acts accordingly.

As a Portfolio Manager, Andrew is able to offer discretionary investment management services as well as traditional non-discretionary investment advice. Andrew is a graduate of the University of British Columbia, holding a Bachelor of Commerce, Finance Degree and graduated as an Academic All Canadian playing NAIA baseball for UBC. He has completed the Canadian Securities and Professional Financial Planning Designations in addition to obtaining the Fellowship of the Canadian Securities Institute (FCSI) and Certified International Wealth Advisor (CIWM) designations. Andrew is also a Life Insurance Advisor with TD Wealth Insurance Services.

Andrew leads an active lifestyle, having recently completed the Whistler Ironman and spends his free time traveling, and enjoying all that the Okanagan has to offer with his young son.

Developing effective wealth strategies begins with the end goal in mind.

## Cody Bostock, MBA, CIM

Portfolio Manager, Investment Advisor and Certified Retirement Specialist

Cody entered the investment industry in 2009 and joined TD Wealth Private Investment Advice in 2011 after obtaining an MBA, which he received while living in Europe playing professional hockey. He also achieved honors recognition for his Bachelor's degree and was selected as a "First Team All-Academic" by ESPN The Magazine in May 2009 while an alternate captain of an NCAA Final Four hockey team. He brings this sports background and mindset to bear in his proactive approach to wealth management, which focuses on staying ahead of major life events instead of reacting to them.

As a Portfolio Manager and Certified Retirement Specialist, Cody works one-on-one with a select group of professionals, business owners, retirees and professional athletes. Through deep discovery he ensures that the right questions are asked — and answered. His goal is to help clients make rational decisions every step of the way so they stay on track and in control as they navigate major life transitions. Cody is also a Life Insurance Advisor with TD Wealth Insurance Services.

Outside of the office Cody enjoys playing sports, traveling and spending time with his wife, children and animals on their farm.

## Sherry Shemley, CIM

Client Relationship Associate

Sherry has worked in the investment industry since 1999. She joined TD Wealth Private Investment Advice in 2007 and specializes in client care. She strives to provide exceptional service to CMB Wealth Management's clients. She has completed the Professional Financial Planner (PFP), Certificate in Retirement Strategy and Canadian Investment Manager designation.

## Megan Raptis, PFP

Client Service Associate

Megan joined TD in 2007 after relocating to Kelowna from Saskatchewan. She has held multiple roles within TD. Most recently, prior to joining CMB Wealth Management, she was a Private Client Service Associate for offices in TD Wealth Private Banking and TD Wealth Private Trust Megan is an integral part of the team and holds the Professional Financial Planner (PFP) designation.

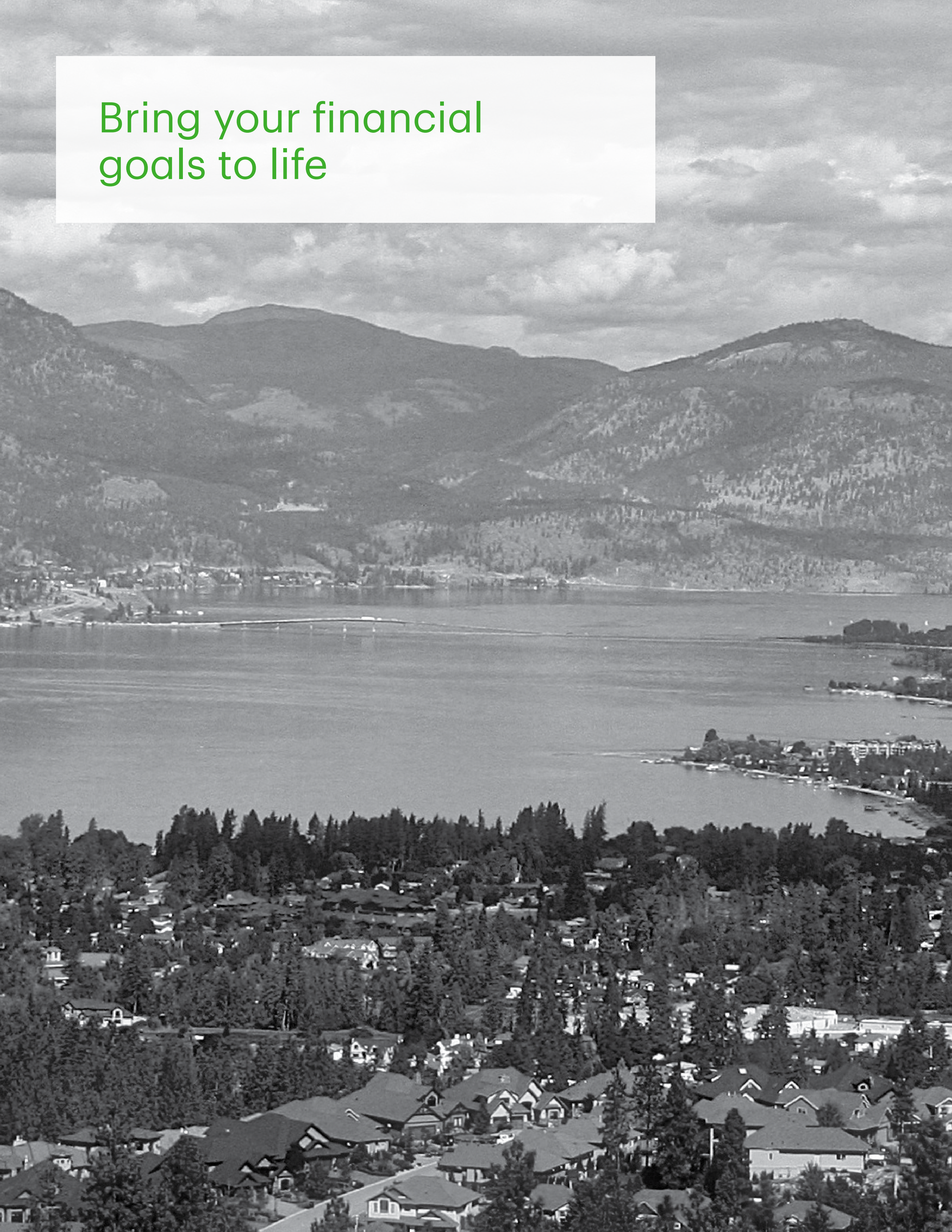
## Kristine Powers, PFP

Client Service Associate

Kristine joined TD Wealth Private Investment Advice when relocating from Vancouver to Kelowna. She has worked in various roles in the investment industry since 1994. Her extensive experience and knowledge are invaluable to the CMB Wealth Management team. Kristine has completed the Canadian Securities Course, is options licensed and holds the Professional Financial Planner (PFP) designation.

With our varied backgrounds in law, banking and professional sport, we each bring a unique perspective and different experience to our shared endeavour of helping you reach your goals.

# Bring your financial goals to life



To hear more about our approach, learn about the benefits of Discretionary Portfolio Management, or discuss how we can best serve your interests, please call us to book a complimentary discovery meeting.

## CMB Wealth Management

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www.cmbwm.com

Over the past 155+ years, TD Bank Group has helped generations of clients with their personal, family and business assets in the ways that matter to them. They have done this by building strong, transparent relationships and creating integrated, tailored solutions to help clients reach their financial goals.

We look forward to discovering what truly matters to you.

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