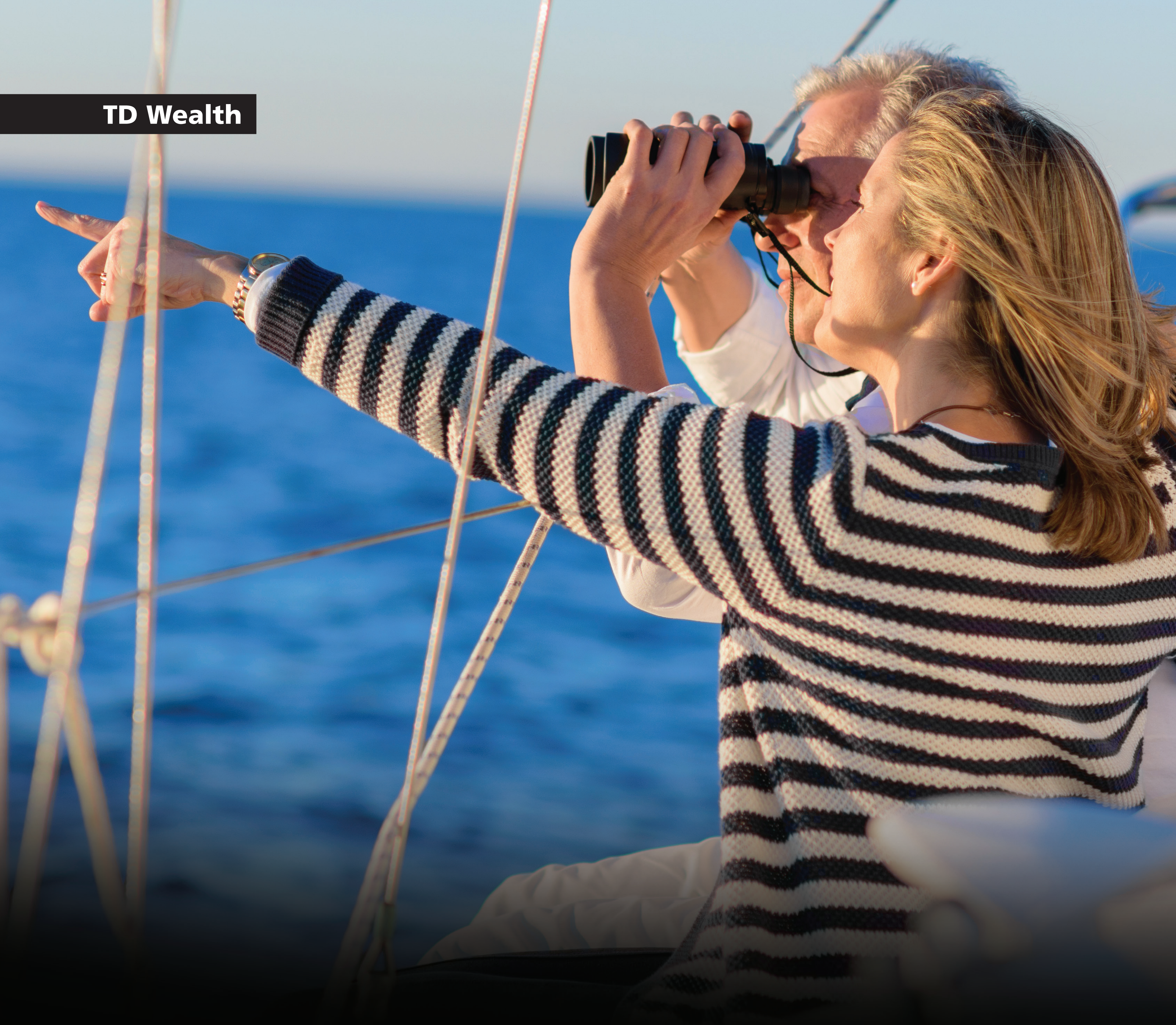
TD Wealth



It isn't just about where you are today; it's about where you see yourself tomorrow.

Jason McCarthy, CFA®
Vice President and Senior Portfolio Manager
TD Wealth Private Investment Counsel

Proven Wealth Solutions to Address Diverse and Complex Needs

We are an experienced portfolio management team that serves a varied client base with three key hallmarks:

Experience

Jason McCarthy and Carlos Cruz have a combined total of over 40 years in the investment industry.

Adaptability

We have the flexibility to serve the unique needs of a wide range of clients, including business owners, professionals, farm and land owners, and retirees.

Integration

Working together as a team and collaborating with TD specialists, we can look after all aspects of your wealth while striving to ensure that your plans are executed and you are on track to achieving your goals.

Our Offering

Our consolidated service offering includes:

- Portfolio management focused on capital preservation and steady growth
- Comprehensive high net worth wealth planning from TD specialists
- Cash flow solutions to help ensure your wealth supports your retirement lifestyle
- Access to the services, resources and experts of TD Bank Group.

Our approach to portfolio management includes:

- Discretionary investing with a tax-deductible management fee on non-registered investments*
- Systematic and tactical asset allocation
- The monitoring and selection of top asset managers
- Third-party investment research and portfolio analysis.

*Fees charged to non-registered investment accounts may be tax-deductible. Please consult your tax advisor to see how this relates to your personal situation.

Access to Sophisticated TD Specialists and Services

To assist families and organizations with complex needs, we will collaborate with a team of TD specialists as well as your other advisors:

- **Private Bankers** can offer tailored, high-end personal banking and lending services.
- **Commercial Bankers** can advise your business and bring access to customized credit solutions.
- **Business Succession Planners** can provide expert guidance to help business owners plan, grow and transition wealth tax-efficiently.
- **Tax, Estate and Trust Advisors** who specialize in legacy planning and wealth transition strategies, including an in-house Will and Estate Lawyer specialized in estate planning, can perform a professional Estate and Will review.
- **High Net Worth Advisors** can provide solutions in even the most complicated circumstances.
- **Insurance specialists** can help you manage risk and protect your income, family and estate.
- **The TD Private Giving Foundation** brings you the convenience and financial benefits of directing your philanthropic giving goals.

Ian Currie, Estate Planning Advisor, TD Wealth Insurance Services, Wealth Advisory Services; **Reka Assefa,** Client Service Associate, TD Private Investment Counsel; **Jason McCarthy,** Vice President and Senior Portfolio Manager, TD Private Investment Counsel; **Carlos Cruz,** Portfolio Manager, TD Private Investment Counsel; **Manisha Sharma,** Trust Officer, TD Wealth Private Trust; **Linda Nanninga,** Client Relationship Associate, TD Private Investment Counsel.

Advantages of Working with TD Wealth Private Investment Counsel

We can offer affluent investors an elevated wealth experience through four key differentiators:

1: The TD Bank Group advantage

As our client, you receive access to the vast resources of TD Bank Group, which manages over $800 billion in assets across a broad range of financial products and services.

2: Discretionary investing

You no longer have to make daily investment decisions – you can entrust them to our team. We act as responsible stewards of your wealth and are bound by the principles and guidelines set out in your Investment Policy Statement, a document created with your input and tailored to your needs.

3: Access to institutional money managers for less.

We have direct access to TD Economics (for analysis of global economic performance, emphasizing Canada, the US, Europe and Asia) and the TD Wealth Asset Allocation Committee for world-class insight.

4: Building net worth

Jason McCarthy and Carlos Cruz both hold the Chartered Financial Analyst® (CFA®) designation, the global gold standard in the investment industry. In addition, Carlos holds the Chartered Investment Manager (CIM®) designation.

Meet Our Team

Jason McCarthy, CFA®
Vice President & Senior Portfolio Manager

With 25 years of investment experience, Jason is committed to providing a high level of personalized service for our clients. He works with a talented group of TD specialists and has complete access to their expertise as well as the vast resources of TD Bank Group.

Jason's role is to create a fully-integrated and comprehensive plan for our clients by ensuring that the appropriate experts are brought in when required to apply their specialized knowledge to a particular situation. This can range from investment management to estate planning strategies to credit and insurance needs. This partnership is crucial to our clients' evolving needs, from the accumulation of wealth to the preservation and transitioning of their assets through various stages of life.

Jason is a graduate of Concordia University's John Molson School of Business, where he earned a Bachelor of Commerce degree and lectured part-time for seven years on the theoretical and practical aspects of investment management. He is fluent in English and French, holds the Chartered Financial Analyst® (CFA®) designation, and has completed the Canadian Securities, Futures and Options Trading and Canadian Commodity Supervisors Courses. Jason is also a member in good standing with the CFA Institute.

Carlos Cruz
CFA®, CIM®, FCSI®
Portfolio Manager

Carlos has been advising affluent investors for 18 years.

His role is to provide an additional layer of attention to clients' portfolios on those occasions when Jason is beyond reach. Providing the best client experience is of paramount importance to us at TD Wealth Private Investment Counsel. Ongoing proactive conversations about our clients' investments and evolving needs, or even just a familiar voice on the other end of the line when they want to connect, all go a long way towards achieving this goal.

He holds the Chartered Financial Analyst® (CFA®), Chartered Investment Manager (CIM®) and Fellow of the Canadian Securities Institute (FCSI®) designations. He graduated from McEwan University with a Management Certificate and Bachelor of Management in Accounting at the University of Lethbridge. Carlos is currently completing his Executive Master of Business Administration degree at the University of Alberta's Alberta School of Business and is a member in good standing with the CFA Institute.

Linda Nanninga
Client Service Associate

Linda joined TD over 30 years ago and has provided continuity for our clients for ten years since becoming a valued part of our team. She works closely with the team to provide gold-standard service to our clients.

Linda assists clients with day-to-day tasks and aids in the preparation of comprehensive wealth plans. She strives to provide our clients with a legendary client experience through sound operational execution. Professional yet approachable, Linda is adept at building strong relationships. She is easy to deal with and enjoys proactively reaching out to our clients with updates.

Reka Assefa
Client Service Associate

Reka joined TD in 2014 and has assisted our team since late 2017. Previously, she worked as an advisor at a TD Canada Trust retail branch, assisting clients with day-to-day banking, credit and investment options. Reka graduated from the CDI College Paralegal Diploma Program. Prior to joining TD, Reka worked as a Branch Manager for Citi Financial, in charge of overseeing daily operations and supervising customer service and sales employees.

Reka assists our clients with their daily needs, such as account openings, transfers, currency exchanges, wires, meeting preparations, scheduling, and online account access. Reka takes pride in providing excellent client experiences.

Contact Us

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