TD Wealth

Health Care Practice

Where health care professionals meet wealth professionals

TD Ready for you

Wealth advice for every stage of your career

From school to retirement, we can help you with your financial needs. We look forward to helping you gain and maintain the lifestyle you envision.

Appreciating the specific challenges you face as a health care professional, we've developed specialized understanding and services that can align with your requirements.

Whether it's helping to build your net worth or build a practice that reflects your vision and values, we can provide advice and dedicated services to help you reach your financial objectives.

Our continuum of services is designed to help work with you on your terms. Our discretionary investment services, provided by TD Wealth Private Investment Counsel, leverage the power of TD Asset Management, one of Canada's largest pension fund asset managers[1]. Or, if you've made the call to invest independently, you can leverage the TD Direct Investing platform with innovative tools and helpful resources.

We'll focus on financial solutions for you and your family with a professionalism that seeks to match yours.

Wealth Management

A career's worth of wealth advice

Working with a dedicated Private Banker focused on health care practices, you can be connected to a core team of TD specialists with experience in investment advice, estate and trust planning, custom credit solutions, tax planning, business succession planning and charitable giving. We can help you make more informed financial decisions.

Our holistic approach to wealth management incorporates four wealth pillars that are critical to delivering the level of professional advice you will appreciate as a health care professional.

TD Wealth's Four Pillars

Building Net Worth

Look beyond the now with a plan that anticipates your evolving needs.

Protecting What Matters

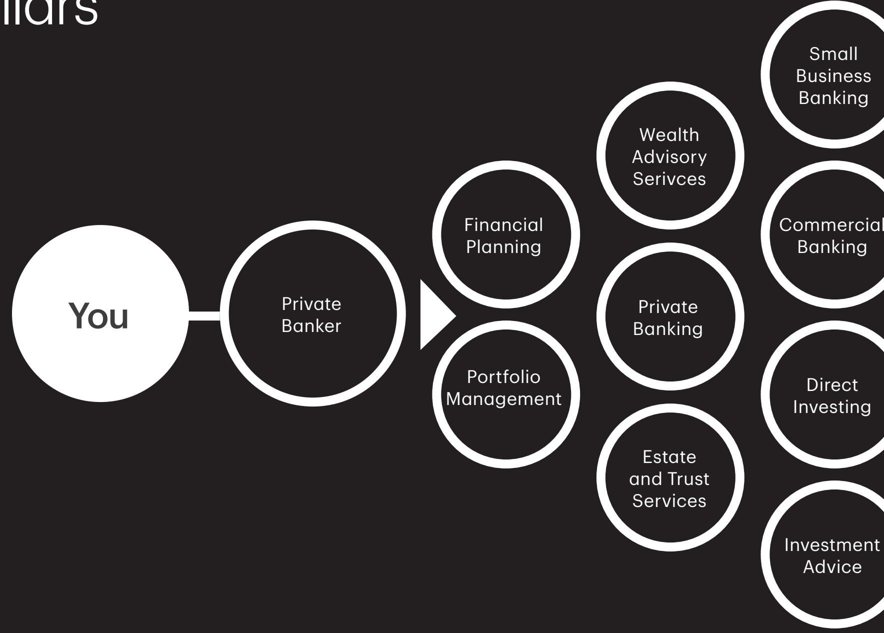
Develop strategies to help protect the things you value at every life stage.

Implementing Tax Efficient Strategies

Reduce tax exposure while helping to keep income available for when you need it.

Leaving a Legacy

Optimize the transfer of your wealth to those who matter most to you.



TD Wealth Behavioural Finance

Even the savviest of investors have financial blind spots. To help navigate these blind spots, we take the time to understand your Wealth Personality and what influences your wealth decisions.

Grounded in the principles of behavioural finance, our process uses a proprietary methodology. An in-depth understanding of your Wealth Personality will help us develop the right strategy for your vision of success.

Private Banking Health Care Practices

With access to TD Wealth Private Banking services, your dedicated Private Banker, specialized in health care practices, can introduce you to a wide range of custom-tailored wealth solutions.

We'll collaborate with you to identify your top financial priorities so that we can create a plan to help you achieve what's important to you.

Personalized service and advice set us apart

Services offered:

- A dedicated Private Banker for your regular banking needs
- Solutions tailored to your more complex banking needs
- Priority credit approvals and custom credit strategies
- Expedited cross-border banking. Enjoy fast and convenient money transfers[2], bill payments, multi-currency deposits and U.S. mortgages[3] and lines of credit
- Access to a core team of specialists, including tax planners, business succession advisors, and estate planners

Financial Planning

As you start to advance your career, your practice and your wealth, a personalized, goals-based financial plan becomes an important road map to your future.

We're committed to helping you at every stage of the journey. It starts with a one-to-one relationship with a dedicated Financial Planner specialized in health care practices who will work with you and your family on an ongoing basis.

Through our discovery process, we'll get an in-depth understanding of your professional and personal financial priorities. Your Financial Planner will then develop an integrated plan that balances your goals for today with your vision for the future.

As your life evolves or circumstances change, your plan will be reviewed and updated. We can help you manage any unexpected financial challenges.

Private Investment Counsel

We're committed to building a relationship with trust and confidence. Entrusting us with your investments is a responsibility we don't take lightly.

Our investments are supported by the same high-calibre methods and rigour used by TD Asset Management for pension funds and foundations.

We go beyond traditional asset allocation; our portfolios are constructed to help manage risk and navigate an ever-changing investment landscape.

Services offered:

- Focus on quality through comprehensive risk management discipline
- Access to innovative investment solutions used by Canada's largest investors
- Disciplined asset allocation approach that goes beyond the traditional
- Portfolio construction that aims to minimize your exposure to market downturns

Private Trust

You are the architect of your legacy and we can help you create the blueprint.

As a Private Trust client, you'll enjoy:

Comfort
Knowing you have a plan in place to help take care of loved ones

Confidence
Knowing your wishes will be executed as you intended

Support
From a team of advisors who will help to ensure your personal affairs are handled in a timely and impartial manner

Services offered:

- Will reviews and estate planning
- Power(s) of attorney services
- Tax planning/preparation
- Estate settlement
- Professional executor services
- Trusteeship
- Trust management
- Financial care and management
- Investment administration
- Special needs guardianships and committeeships

Wealth Advisory Services

The Wealth Advisory Services team is built around specialists who can provide tailored advice based on individual needs.

They can provide expertise on everything from wealth, tax and retirement planning to business succession strategies and charitable giving.

They can work with you and your advisor to develop integrated wealth management strategies to help you achieve the most complex of goals.

Services offered:

- The detailed development of plans for the transfer of business ownership and control to your chosen successors, as well as the coordination of investment managers, bankers, lawyers, accountants, business brokers and facilitators in the succession process
- A plan for the orderly and tax-effective transfer of your assets to your beneficiaries during your lifetime or upon your death
- Wealth protection and tax minimization strategies

Managing Your Practice

We appreciate the costs and effort involved in setting up, managing and growing your practice. That's why we have a set of financial solutions for health care professionals like you.

Services offered:

- Business lines of credit up to $250,000[4]
- Business loan to finance up to 100% of the cost starting up, expanding or purchasing an existing practice[4]
- Financing up to 100% of the cost of purchasing the building where your practice will be located[4]
- Principal payment deferrals of up to 12 months on Business Loans while you purchase, start up or expand your practice or for an eligible family leave[5]
- Payment solutions from TD Merchant Solutions

[1]Source: "The Top 40 Money Managers" Benefits Canada, May 2018" Based on total Canadian pension Assets Under Management. [2]Money transferred by wire transfer only. Incoming wire fees may apply and will be rebated the next business day. Foreign exchange conversion rates apply. [3]Subject to credit approval and other conditions. Mortgages limited to property located in U.S. state where TD Bank, N.A. has a location. [4]Subject to complying with lending policies and criteria of The Toronto-Dominion Bank including confirmation of good personal credit history. Certain business documentation is required. Other conditions may apply. Set-up fees may apply. Personal guarantee(s) may be required. [5]Only one principal payment deferral of up to 12 months is available for each term of the Business Loan. Interest will continue to accrue and remain payable during the principal payment deferral period. Eligible family leave means parental leave or time away from work to illness or the illness of a spouse or child. Eligibility is determined solely by The Toronto-Dominion Bank. The information contained herein has been provided by TD Wealth and is for information purposes only. The information has been drawn from sources believed to be reliable. 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, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. 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 Financial Planning and TD Direct Investing are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Commercial Banking and TD Small Business Banking represent the products and services offered on behalf of The Toronto-Dominion Bank. TD Asset Management Inc. is a wholly-owned subsidiary of The Toronto-Dominion Bank. All trademarks are the property of their respective owners.