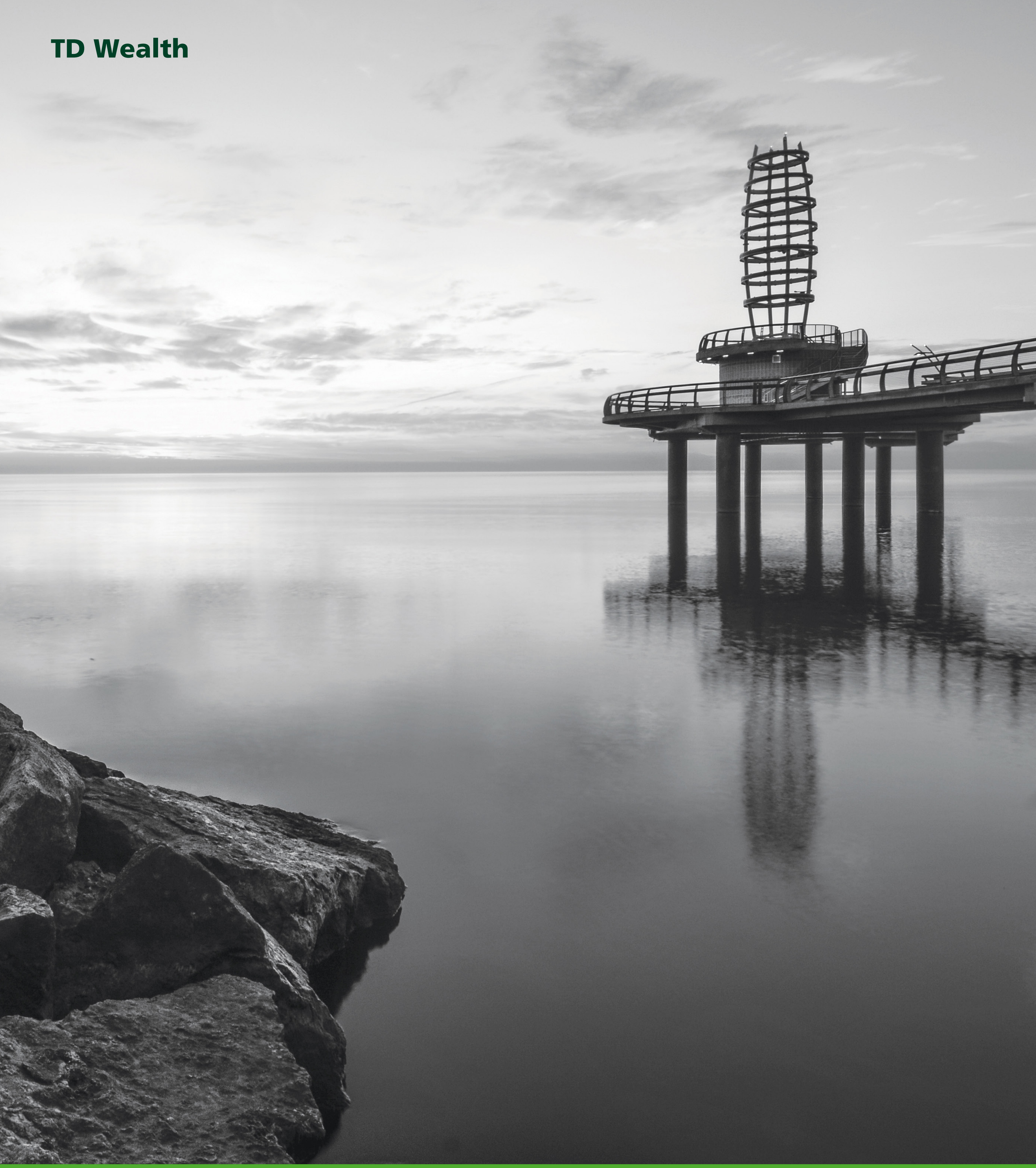
TD Wealth



The VIP Group

Wealth Management

Dynamic wealth solutions for the long term

Relationships built on trust and accountability

At The VIP Group Wealth Management, we create dynamic wealth strategies customized for every client. By getting to know you and your journey, we are able to help you crystallize your goals and then plot the course to help you achieve them.

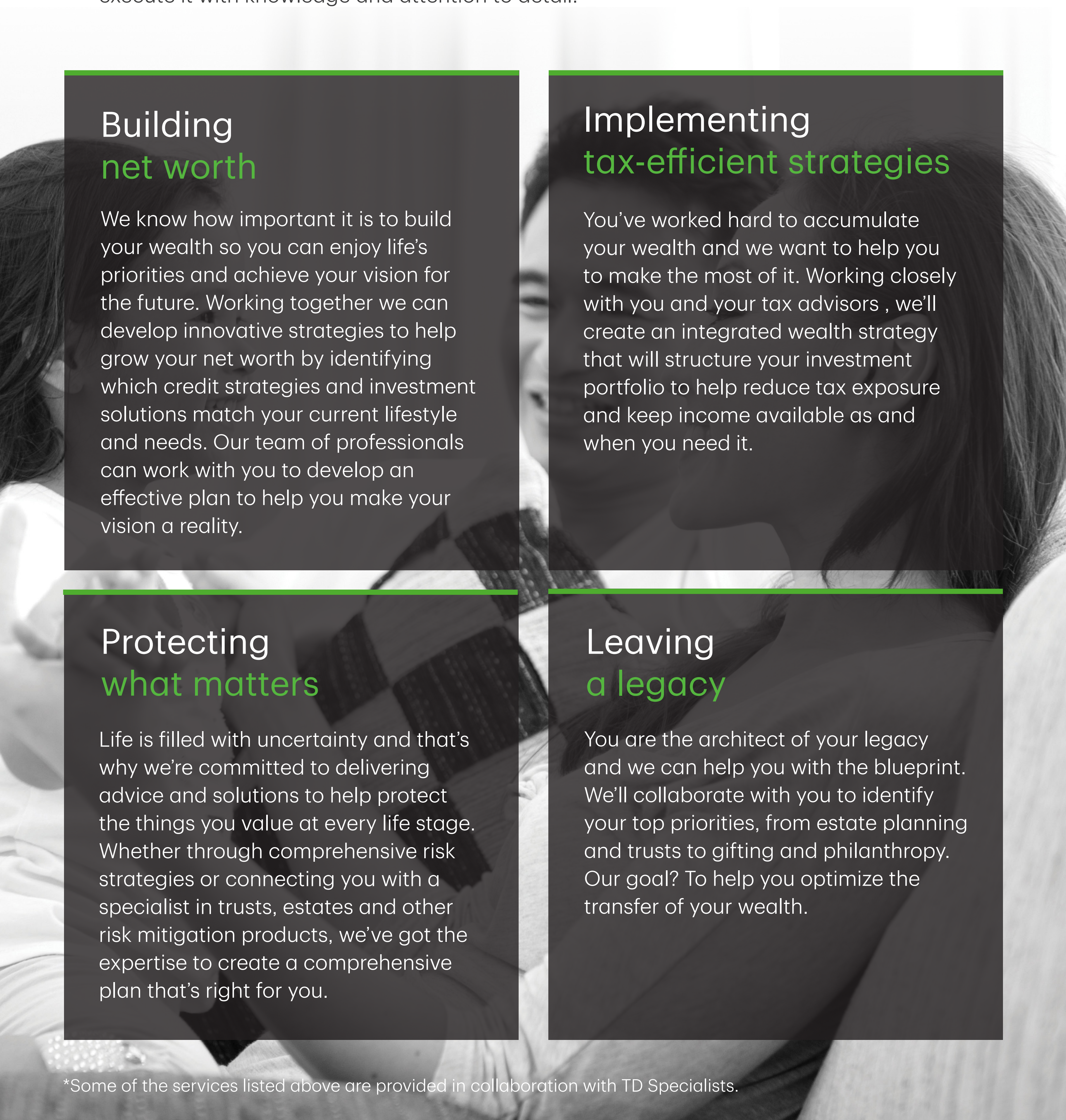
We don't attempt to predict the future — it's impossible. Instead, we build a strategy that evolves as you do. We know that life is fluid, so we monitor, meet, communicate and recalibrate as your life inevitably changes.

Our approach to wealth management is focused on long-term relationships and our strategies look ten, twenty, thirty years down the road. We believe our clients benefit from the consistency this longevity provides. We're here to take care of your financial life — by collaborating with TD specialists, we can help you with many things from tax strategies to estate planning strategies, from investments to retirement income.

As a client, you can expect us to confidently grow, preserve and transition your wealth — safely and securely — no matter what life throws at you.

Helping you achieve your vision of success

When it comes to investing, we focus on the process rather than any particular product. Your goals are our guide. We build your portfolio based on clear, articulated goals and execute it with knowledge and attention to detail.



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

Protecting what matters

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 specialist in trusts, estates and other risk mitigation products, we've got the expertise to create a comprehensive plan that's right for you.

Leaving a legacy

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

*Some of the services listed above are provided in collaboration with TD Specialists.

Stability and security for today’s complex markets

Our long-term investment approach is guided by one key theme: the safety and security of your financial future. We take advantage of the timely research that TD offers to develop your custom asset allocation strategy. Our disciplined risk-management framework helps diversify and manage your exposure to risk using a strategic blend of asset classes that is aligned to your life stages.

You’ll have access to the following broad range of investment solutions as part of your diversified, evolving wealth strategy.

- Domestic and global equities
- Bonds and other fixed-income products from around the globe
- Mutual funds
- Exchange-traded funds
- Alternative investments

How we work together

Recognizing that your needs differ from all others, we use a proven step-by-step process designed to help us get to know you while ensuring you understand and support our approach. This unity of purpose helps build a robust partnership that can stand the test of time.

1 Discovery

Introductory discussions determine if our investment discipline and wealth management philosophy are a good match for your needs. For us, discovery is more than your financial situation. It's about understanding your values and what you expect from our relationship.

2 Planning

We crystalize your short- and long-term goals and establish your personalized wealth strategy. Designed specifically for your needs, this might include custom investment management, a comprehensive wealth plan or an à la carte approach that incorporates only the elements you require.

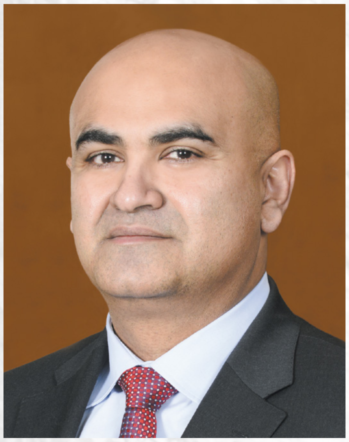
3 Implementation

At this stage, we methodically execute every element of your plan, starting with your personal asset allocation strategy and including any other services we've determined are appropriate for you.

4 Monitoring

We know that life is unpredictable. Your plan must be dynamic and able to adapt as needed. Portfolio and strategy reviews are a vital part of our process and regular communication is the cornerstone of our relationship, helping us evaluate how your plan is progressing and if changes are appropriate.

Experience you can count on



Vip Patel, CIM®

Vice President and Investment Advisor

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With more than 20 years of investment management experience, Vip brings focus, clarity and professionalism to his work.

Vip works closely with his clients to help them accumulate, preserve and eventually transition their family's wealth. When it comes to investing, he takes a goals-based, diversified approach. Every decision is based on the belief that service, knowledge and attention to detail make a world of difference. He works collaboratively with clients and their trusted legal and tax advisors to develop comprehensive strategies with clear, articulated goals for both personal and business planning.

Vip is a graduate of the Commerce program at McMaster University, with a specialty in Finance.

Jennifer Hosick

Assistant Investment Advisor

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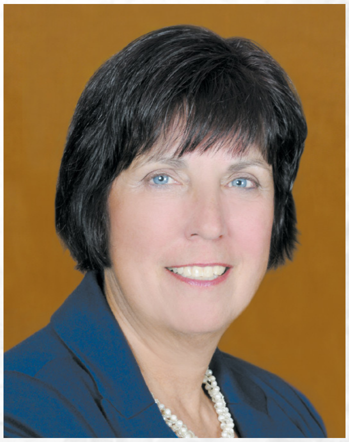
Jennifer brings more than 15 years of experience and a diverse financial skill set to her work with clients.

Jennifer is focused on creating sound wealth plans that help clients achieve their unique goals. She takes the time to meet with individuals and families to discuss their needs before meticulously executing each element.

After graduating from the University of Western Ontario, Jennifer has continued her professional development with ongoing financial services education throughout her career. She joined the VIP Group Wealth Management team in 2015.

Experience you can count on



Adrianne Vukovic
Client Service Associate

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Adrianne's 20 years of experience at TD Wealth Private Investment Advice means she brings a wealth of knowledge to everything she does.

Adrianne is licensed to trade securities and options. She is focused on trade execution, ongoing communication and dedicated client care. She brings the highest level of professionalism to her work and believes that attention to detail is vital to the client experience.

Since joining TD in 1981, Adrianne has dedicated herself to professional development, with ongoing investment-related courses and designations. She holds the Personal Financial Planner (PFP®) designation.

No matter how complex your situation is, we are committed to helping you every step of the way.

The solutions you need, when you need them

Engaging the team of TD Specialists as appropriate, we will help you navigate the full wealth life cycle – growing and preserving your wealth, creating income in retirement, transitioning your wealth to the next generation, and more. We will also work collaboratively with your existing tax and legal advisors to ensure that there are clear goals with integrated solutions for personal and business issues.

- Customized investment management
- Tax optimization advice
- Cash-flow management
- Retirement planning and income solutions
- Estate planning and tax-efficient wealth transfer
- Effective planning for education savings
- Guidance for charitable giving and philanthropic efforts
- Business succession planning and strategies
- Insurance review and advice
- Private banking and credit management

*Some of the services listed above are provided in collaboration with TD Specialists.

Streamline your financial life

Contact us to learn more about our forward-thinking approach to wealth management.

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advisors.td.com/
thevipgroupwealthmanagement

Over the past 155+ years, TD has helped generations of clients with their personal, family and business assets in the ways that matter to them. TD has done this by building strong, transparent relationships and creating integrated, tailored solutions to help people reach their financial goals. TD has operations in 13 countries in North America, Europe and Asia Pacific. In North America, TD banks based in Canada and the U.S. serve customers through nearly 2,500 branches and stores conveniently located across Canada, and from Maine to Florida.

We look forward to discovering what truly matters to you.