



TD Wealth

Private Investment Advice

You decide where you want
your wealth to take you.
We design a path to get you there.

Chui Au

Gestion de patrimoine familial
Family Wealth Management



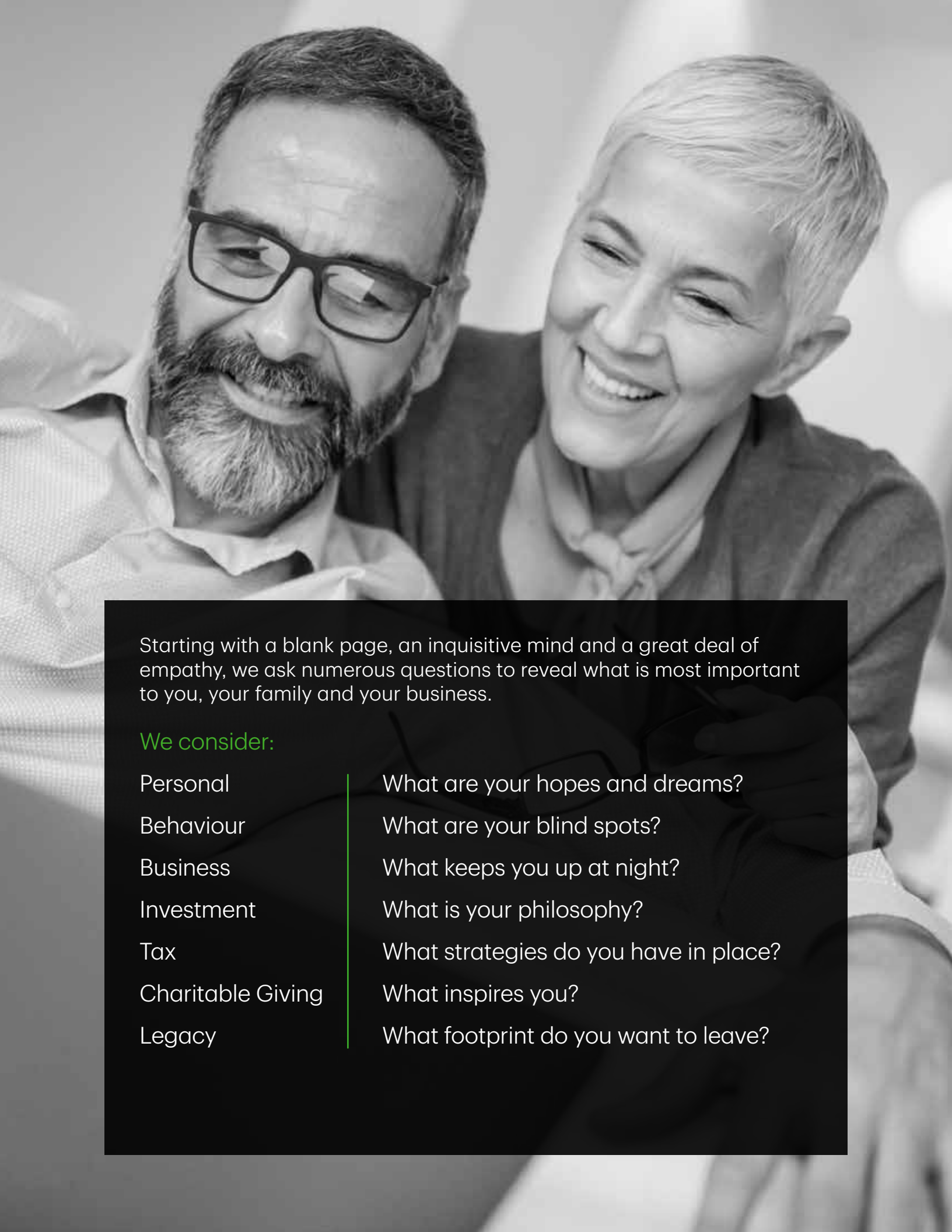
Financial intelligence tailored to you

Completely committed to you and your family

At Chui Au Family Wealth Management, we believe we have earned our reputation as inspirational wealth managers by consistently exceeding expectations in everything we do.

We are committed to ensuring that all aspects of your financial life are working together intelligently. Step by step, we will help you achieve your goals – today, and into the future.





Starting with a blank page, an inquisitive mind and a great deal of empathy, we ask numerous questions to reveal what is most important to you, your family and your business.

We consider:

Personal

Behaviour

Business

Investment

Tax

Charitable Giving

Legacy

What are your hopes and dreams?

What are your blind spots?

What keeps you up at night?

What is your philosophy?

What strategies do you have in place?

What inspires you?

What footprint do you want to leave?

Committed to providing the right advice for every life stage



We know that your needs will evolve over time. Our comprehensive wealth process and disciplined approach is designed to address both your short-term needs and your long-term goals.

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.

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'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.



**Passing On
Your Wealth**

**Tax
Management**

**Investment
Strategies**

**Retirement
Planning**

**Education
Funding**

**Business
Succession
Planning**

**Protecting
Your Assets**

**Protecting
Your Income**

**Banking
& Credit
Management**

**Planning for
Major Purchases**

* Some services are offered by TD specialists.

Wealth that works from all angles

Our Process

Our unique wealth management model allows us to create a wealth strategy that is completely customized to your needs, goals and dreams.

- 1** Introduction to TD Wealth
- 2** Deep Discovery
- 3** Present Wealth Plan / Road Map
- 4** Implement the Strategy
- 5** Ongoing Proactive Advice
- 6** Review Meetings

Empowering you to do better through knowledge, insight and access

Distinct discovery process

Drawing on the cutting-edge field of behavioural finance, our distinct Discovery Process aims to uncover your unique Wealth Personality and what drives your financial decision making.

Customized investment solutions

Our clients benefit from our access to institutional-quality discretionary investment solutions. We prefer investment vehicles that allow us to tap into opportunities and take swift action when risk threatens.

Strategic wealth planning

Working closely to understand your needs and goals, we will determine your optimal asset allocation and develop a tax-efficient, comprehensive wealth plan that evolves as your needs and goals change.

Capital preservation

As your wealth stewards, our primary objective is to protect your capital. We proactively fine-tune for regular, sustainable growth — and to ensure your portfolio continues to meet your evolving needs.

Purposeful communication

We go beyond statements and reports, tracking your performance against your goals in our annual Strategy Review Meetings. In addition, we keep you up-to-date with wealth trends through our monthly newsletters and regular market commentary.

Ongoing client education

We constantly seek new ways to bring the best of the industry to you. We are passionately committed to improving financial literacy, and wish to empower you to make the best financial decisions for you and your family.

We apply the principles of behavioural finance to uncover your financial blindspots and eliminate biases that may prevent you from achieving your full wealth potential.

We care,
and it shows



Cathy Campbell, CIM®

**Client Relationship
Associate**

TD Wealth Private
Investment Advice

Christopher Au, CFA®

**Investment
Advisor**

TD Wealth Private
Investment Advice

Wendy Chui

**Senior Vice President,
Investment Advisor**

TD Wealth Private
Investment Advice

Jonathan Raftus

**Client Service
Associate**

TD Wealth Private
Investment Advice

Wendy Chui **Senior Vice President, Investment Advisor**

For over 30 years, Wendy has helped individuals and families achieve their financial objectives by developing goal-oriented, integrated wealth management strategies. She earned her Financial Management Advisor (FMA) designation in 2005, and has been an Investment Advisor with TD Wealth Private Investment Advice since 1994. Wendy has won the TD Wealth President's Club¹ Award three times (2004, 2006, 2010), and has received the TD Merit Award² 12 times (2005, 2007-2009, 2011-2018). Both are distinctions reserved for top performing investment advisors. Prior to joining TD Wealth she headed up Asian Private Banking at the Bank of Montreal, and before that she was a professional currency trader.

Wendy is passionate about educating girls and women about finance. In addition to the many events she hosts focusing on financial literacy, she also sponsors girls' education in the developing world, and currently serves on the Boards of a private school and The Giving Foundation.

When she is not working or volunteering, Wendy pursues her love for cooking, fine food, travel and reading.

Christopher Au, CFA® **Investment Advisor**

Christopher works closely with clients to address their wealth needs, and is committed to delivering an exceptional client experience that begins with a deep understanding of their unique needs, circumstances and long-term financial objectives.

Christopher began his career working at a private institutional asset management firm that specialized in managing North American Equity strategies. From there, he joined General Electric's highly regarded GE Financial Management Program (FMP), where he completed four intensive corporate finance assignments across Canada, including financial planning, operations analysis, and commercial finance. Christopher holds a Graduate Diploma in Accounting from McGill University and a Bachelor of Commerce in Finance (Distinction) from the John Molson School of Business at Concordia University. In addition, he holds the prestigious Chartered Financial Analyst (CFA®) designation.

Christopher likes to unwind at the gym. He's a big fan of the outdoors and enjoys fishing and hiking.

Surround yourself with a passionate and dedicated team who has the experience, knowledge and perspective to take care of you and your family's various wealth needs.

Cathy Campbell, CIM® **Client Relationship Associate**

Cathy developed the core of her professional experience during her 14 years at TD, where she held roles in Banking and Direct Investing. Cathy returned to TD and joined the Chui Au Family Wealth Management as a Client Relationship Associate in 2018 after a few years as Wealth Associate Advisor at RBC Dominion Securities. She has extensive experience working with high-net-worth families, drawing on her deep investment knowledge.

Cathy graduated from Concordia University with a Bachelor of Arts in Economics. In addition, she holds the Chartered Investment Manager (CIM®) designation, including the Certificate of Advanced Investment Advice from the Canadian Securities Institute. Cathy has received the TD Merit Award².

Cathy spends her free time pursuing her love for baking, reading, hiking and trail running.

Jonathan Raftus **Client Service Associate**

Jonathan has been an integral member of the Chui Au team since 2015. Prior to that, he was a Principal Municipal Tax Analyst for Loblaw Companies.

Jonathan is currently a CFA Level III Candidate, and assists clients with their various day-to-day account needs, including developing their wealth planning strategy. He has a Bachelor of Commerce in Finance (distinction) from Concordia University John Molson School of Business.

His interests include baseball, which he played on his school's varsity team for multiple seasons and at the junior major level in Québec.

¹ President's Club: Meeting or exceeding business financial goals as well as maintaining a high level of professional business conduct throughout the year and consistently demonstrating integrity and the highest ethical standards.

² Merit rewards employees who meet and exceed the business unit's criteria, consistently deliver legendary experiences and demonstrate the following qualities: motivation; excellence; results; integrity; teamwork.

TD Specialists We Collaborate With

Patrick Absi

B.Comm., LL.B., CLU, Fin. Pl.

Financial Security Advisor,
TD Wealth Insurance
Services

Patrick has over 25 years of experience in the life insurance industry. Working closely with your advisor, Patrick employs a comprehensive process to assess your wealth management needs and then recommends creative, tax-exempt insurance strategies to help address them.

Teresa Malowany

CPA, CA, Fin. Pl.

Vice President, Market
Manager, Specialized
Services Team

Teresa provides advanced financial, tax, estate and business succession planning assistance to owner/managers and high-net-worth families. She creates integrated and customized wealth plans to help clients identify and reach specific goals. Teresa has more than 20 years of experience in the fields of tax, accounting and financial planning.

Francine Hamelin

STI, TEP

Execute Trust Officer,
TD Private Trust

Francine's extensive experience in estate and trust administration enables her to provide clients with customized solutions in order to optimize the transfer of wealth to future generations. Francine holds the STI, Estate and Trust Professional and TEP Trust and Estate Practitioner designations. She is also a member of STEP Canada and holds a Certificate in Retirement Strategy through CSI.

Annie Bélanger

M. Fisc.

Vice President, Financial
Security Advisor, TD Wealth
Insurance Services

Annie has over 30 years of experience in the life insurance industry. Working closely with your advisor, Annie employs a comprehensive process to assess your wealth management needs and then recommends creative, tax-exempt insurance strategies to help address them.

François Desmarais

Notaire, M.Fisc., Fin. Pl., TEP

Tax and Estate Planner,
Wealth Advisory Services

François is a Tax and Estate Planner with over 25 years of experience. His goal is to provide to his clients confidence and peace of mind by proposing integrated solutions to optimize the transfer of wealth to the next generation. François is a notary and a Certified Financial Planner (F. Pl.). He holds a Master Degree in Taxation.

Annie Boivin

B.A.A., Pl.Fin., D.Fisc., TEP

Vice President, Tax and
Estate Planning,
Wealth Advisory Services

Annie is a Tax and Estate Planning Specialist with over 25 years of experience. She is focused on helping individuals and business owners implement effective tax, estate and succession plans. Annie is a columnist for Les Affaires Plus magazine as well as Finances et Investissement and she has co-authored a book called Ma retraite. She is often quoted in the press on matters related to tax, estate and financial planning strategies.

A streamlined client experience

We work closely with a team of TD specialists to coordinate and personally oversee the execution of your wealth strategy.



Differentiate your future
— and create a legacy
for generations to come.

Contact us to learn more
about our intelligent
approach to wealth
management and begin
the discovery process.

**Tell us your story.
We're listening.**

Chui Au Family Wealth Management

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We look forward to discovering what truly matters to you.

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