TD Wealth

Passionately client focused

Bannatyne
Wealth Advisory Group

TD

We support clients through good times and bad, helping them achieve more than they ever thought possible.

At Bannatyne Wealth Advisory Group, our primary goal is for you to feel confident and assured, knowing your financial well-being is in good hands and that you can focus your energy on the things that matter most to you.

Our proven approach

The relationship we establish with you is the key to offering tailored wealth strategies that help meet your short and long-term needs. This all starts with our team gaining a deep understanding of your values and vision of success. A key component of this process is reviewing the financial decisions you have made over the years, the goals you have set for yourself in the years to come, and the ways in which these goals reflect what is important in your life.

Our strength lies in the fundamental principle of "good enough is never enough."

We thoughtfully and consistently work hard to elevate your experience with our team.

What we do

- Uncover needs that you may not even know you have through a deep discovery using a behavioural finance process.
- Collaborate with TD specialists to ensure everyone on your professional team is on the same page with regard to your goals.
- Create a robust wealth plan that is thoughtfully constructed with integrity, thoroughness and care.
- Provide investment solutions that are disciplined and comprehensive, with a balanced approach to wealth preservation and growth.

Who we are

David Bannatyne B.A. (Hons), CIM
Vice President, Portfolio Manager & Investment Advisor

- I'm a Chartered Investment Manager (CIM)
- My industry experience dates back to 1997
- I believe in practice management over product and sales
- Football is my other passion
- I'm married and a proud father to three boys (and a chocolate lab)
- A key tenet of my business is listening first, and communicating openly and honestly with clients

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Susannah Law B.Comm, CFP
Associate Investment Advisor

- I'm a Certified Financial Planner (CFP) among other industry designations
- I joined the industry in 2010 fresh out of the University of Victoria with my B. Comm. degree
- I take a special interest in educating and empowering our female clients to be in control of their financial future
- I studied in France for a semester in university and nurtured my love for fashion and finance
- I also love reading and have a passion for travel

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Sarah Keller BBA
Client Relationship Associate

- I earned my BBA degree from Mount Royal University
- I've completed the Canadian Securities Course (CSC) and Wealth Management Essentials (WME)
- I've been in the industry since 2015 and started on the front lines as a bank teller in 2010
- You name the home reno show, I've watched it
- When I need a break from the weather in Calgary, I head for the sunny south with my husband

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Chloe Wedemire
Client Service Associate

- I've held various client-facing roles at TD since 2013
- I am working toward becoming a licensed Investment Representative
- I'm a self-starter
- Warm climates appeal to me more than Canadian winters
- Baked goods are my favourite food, but don't ask me to bake!

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Four pillars of wealth*

BUILD NET WORTH

Our value to clients

- Investment management
- Private banking
- Credit solutions

IMPLEMENT TAX-EFFICIENT STRATEGIES

Our value to clients

- Tax planning
- Registered accounts (RRSP, RRIF, TFSA)
- Cross-border planning
- Trusts
- Holdcos
- Opcos
- Income splitting
- Whole life insurance

PROTECT WHAT MATTERS

Our value to clients

- Critical Illness
- Disability
- Long-term care
- Life (term or whole life)
- Wills and estate planning
- Guardian & power of attorney services
- Estate settlement

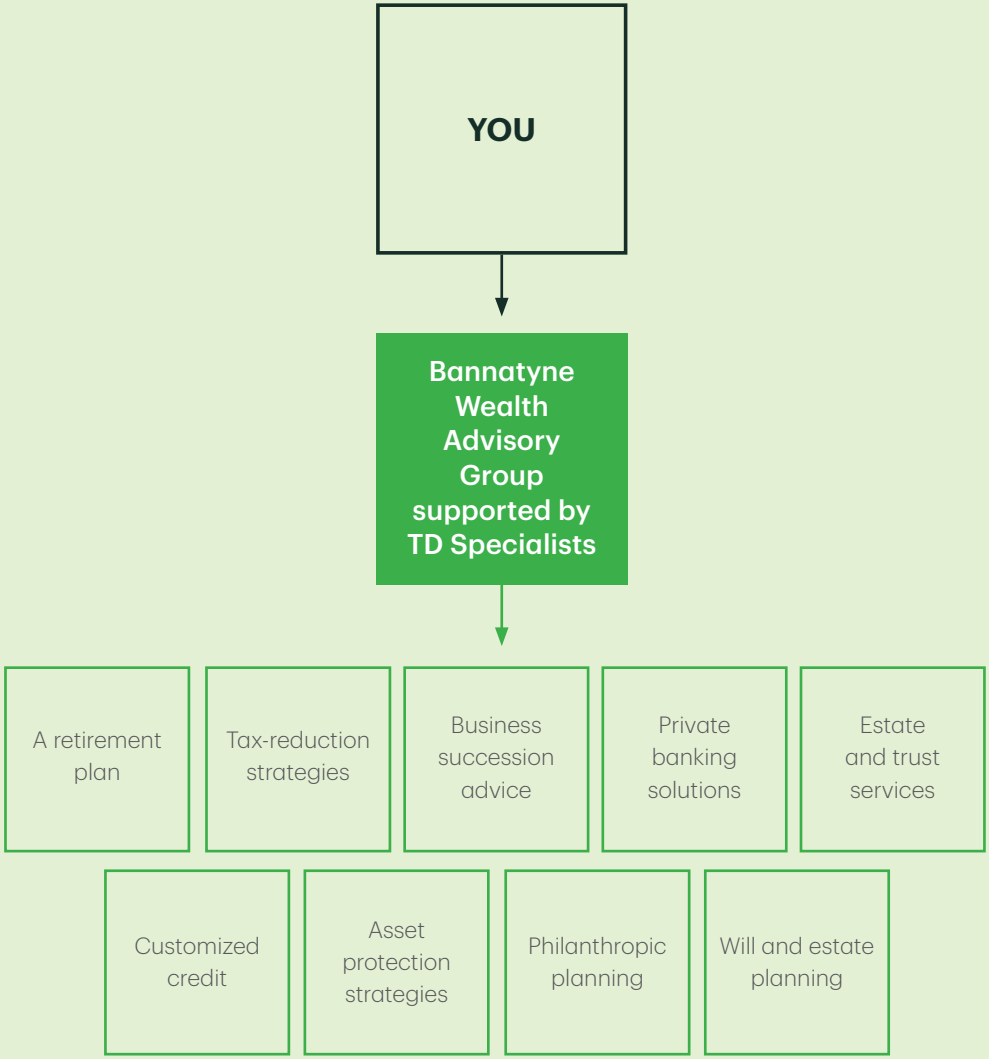
LEAVE A LEGACY

Our value to clients

- Wills and estate planning
- Trusts
- Gifting strategies
- Philanthropy

*Supported by TD Specialists.

Integrated wealth services*



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Our investment philosophy

Our investment philosophy comes from understanding your goals. We take a disciplined approach to planning when providing insightful advice and effective risk management.

We strongly believe in doing the right thing as opposed to the easy thing.

Your Investment Policy Statement

Your Investment Policy Statement (IPS) is the foundation that outlines our investment relationship and serves as a reference to help ensure you're on track to achieve your goals.

Investor profile
Exactly what type of investor are you? We take into account your age, financial circumstances, investment goals and experience, time horizon and, most importantly, how much risk you feel comfortable taking.

Risk/return parameters
What can you expect your long-term rate of return to be? This will be impacted by the amount of risk you're willing to take on.

Asset allocation
What percentage of your investment portfolio should be allocated to cash, bonds (fixed income) and equities (stocks)?

Accountability
How does your portfolio return compare to your Investment Policy Statement?

Spend more time doing what matters most

Discretionary portfolio management: blending personalization with professional service

As a Chartered Investment Manager, David is responsible for building and managing your investment portfolio, as well as making day-to-day investment decisions on your behalf. By putting your investments in the hands of a professional, you can devote your time to what really matters to you.

Your Portfolio Manager will:

- Understand your financial circumstances
- Develop a personal Investment Policy Statement to summarize and document your investment goals
- Implement investment policies and strategies to help you meet those goals
- Measure and monitor your portfolio on an ongoing basis
- Rebalance your portfolio as necessary
- Keep you informed of your progress toward your financial goals

Core investing principles

Innovate and look forward
Investment strategies that have traditionally worked well might not be as effective in the future. We believe in building robust portfolios that can weather the inevitable volatility and unknown elements of financial markets.

Invest like an owner
Evaluate the business rather than speculate, and think for the long term.

Pursue real returns
Instead of using traditional benchmarks to measure performance, we focus on attaining positive returns over time, regardless of financial market conditions, and strive to minimize clients' potential pain during down markets.

Expect value
Fees impact returns, and receiving good value for any higher costs paid is critical. We use active (more expensive) managers for assets that tend to have lower liquidity or are more complex in nature. For investments with the opposite profiles, we use passive management mandates to lower costs.

Develop strategies that last a lifetime – or more
We develop suitable strategies for each of your goals, whether you are saving for retirement, funding a child's education, buying real estate, or passing wealth to the next generation.

Incorporate alternative investments to strengthen your portfolio
These investments can help generate returns in low-rate environments, preserve capital in down markets and steady portfolio performance. Examples include: hedge funds, private equity and real assets.

Understand human behaviour
Markets are an open, complex system, so investors always have to be adapting to change. We use behavioural finance tools to help discover your investment biases and limit their influence on your financial decision-making.

Invest in dividend-paying companies
Not only can dividends add to your overall investment return, but dividend-paying stocks have been historically shown to outperform the broad market over the long term.

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Please contact us today to learn more about how the Bannatyne Wealth Advisory Group can help you meet all of your investment and financial planning needs.

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