TD Wealth
Private Investment Advice

Iron Bridge
Wealth Management

TD

Our work
is helping you
protect your
life's work

Authentic relationships built on trust, backed by experience

At Iron Bridge Wealth Management, we take the responsibility of helping you protect your life's work very seriously. We are a team of highly qualified, disciplined investment professionals who came together by choice, not by chance.

We each bring diverse skills to the table and leverage the significant resources across TD to ensure you have the expertise you need under one roof.

Drawing on our vast experience in discretionary money management, as well as financial, estate and tax planning strategies, we deliver a comprehensive wealth solution designed to help turn your life goals into reality.

And it doesn't end there.

Treating your hard-earned money like our own, we put our savings in the same wealth-building strategies that we recommend to you. An alignment of interests means your financial well-being moves in lockstep with ours, creating a foundation in which true, long-lasting relationships can be built.

Process and discipline – your roadmap to success

Pave the path to financial security by unlocking the power of goal setting

We believe a disciplined, time-tested process is key to ensuring you have the tools you need to stay committed to your goals. We pair our process with four wealth pillars, measuring the success of our decisions against the achievement of the following objectives:

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.

Implementing tax-efficient strategies

Working closely with you and your tax advisors, we'll work to help reduce tax exposure and keep income available as and when you need it.

Protecting what matters to you

Life is filled with uncertainty. That's why we're committed to delivering advice and solutions to help protect the things you value at every life stage.

Leaving a legacy to your loved ones

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

A clear and transparent process, coupled with the discipline to see it through, will help you reach your desired destination, even as your goals, priorities and circumstances evolve.

1 Listen

Using our unique discovery process, we get to the heart of what matters most to you. This deep dive involves evaluating your risk tolerance and acknowledging how your emotions and personality may impact your financial decisions.

2 Evaluate

Putting the pieces of the puzzle together, we develop a personalized wealth strategy that is aligned with your financial goals and personalized to help meet your unique needs today and deliver the lifestyle you want in the future.

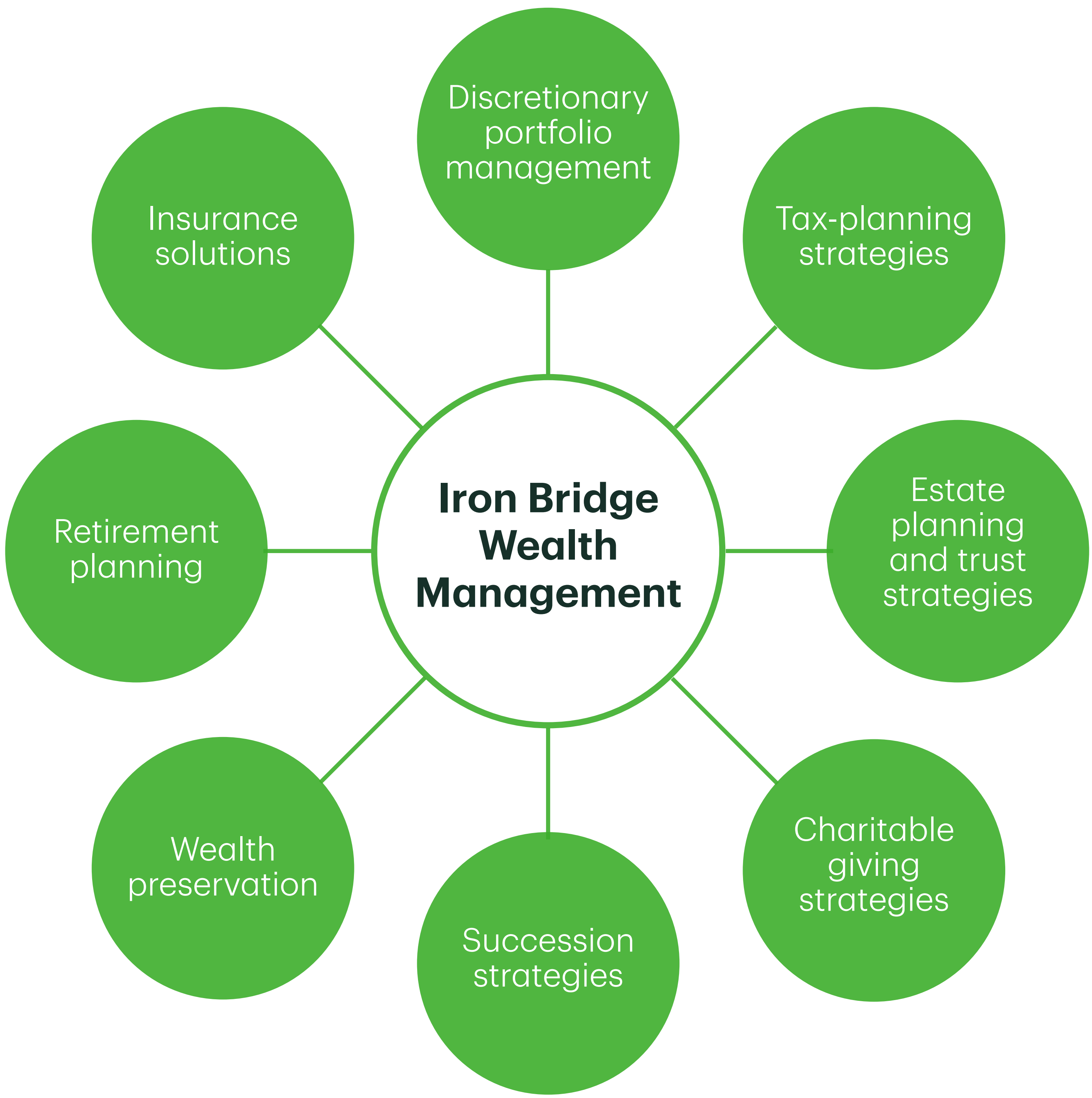
3 Execute

When you're comfortable with all facets of the strategy, we put it into motion. We take advantage of our relationships with TD specialists to implement a comprehensive solution that allows you to navigate your financial journey with confidence and clarity.

4 Oversee & Reassess

Your goals and priorities will shift over time. Through regular monitoring and ongoing communication, we fine-tune your wealth strategy to ensure it continues to meet your needs.

Portfolio management designed for you



Portfolio management designed for you

During our early discussions, we will work with you to help determine the investment management approach for you and your family. Whether you prefer to steer the overall course, but leave the day-to-day duties to us or be actively involved in decision making for your portfolio, we offer an approach tailored to your needs.

Discretionary portfolio management

As licensed portfolio managers, we are qualified to offer our clients the freedom to delegate the day-to-day management of their investment portfolios to us. This allows our discretionary clients to focus on other areas of their lives.

In a discretionary relationship, we collaborate to create your investor profile, based on your personal risk tolerance, time horizon and goals. We outline clear guidelines for the building and managing of your investment portfolio. From there, we make trading decisions and help manage your portfolio on your behalf, reporting regularly on performance and progress toward your goals.

Discretionary management is a preferred approach for many high-net-worth investors, in large part because it allows for agility and efficiency as markets shift and buying or selling opportunities arise.

Advised portfolio management

If you prefer to be actively involved in day-to-day investment decisions, including final approval on trades, we also offer advisory services. With this approach, we provide you with recommendations and research about potential investments, working closely with you to create and manage your investment portfolio.

A successful investment approach means managing risk, not avoiding it

Decades of experience have taught us that a highly disciplined investment approach serves as an effective guidepost to drive decisions and keep emotions in check when markets fluctuate. And they will fluctuate — that's one prediction we will make!

In our view, the true risk to be avoided is the permanent loss of capital, not market fluctuation.

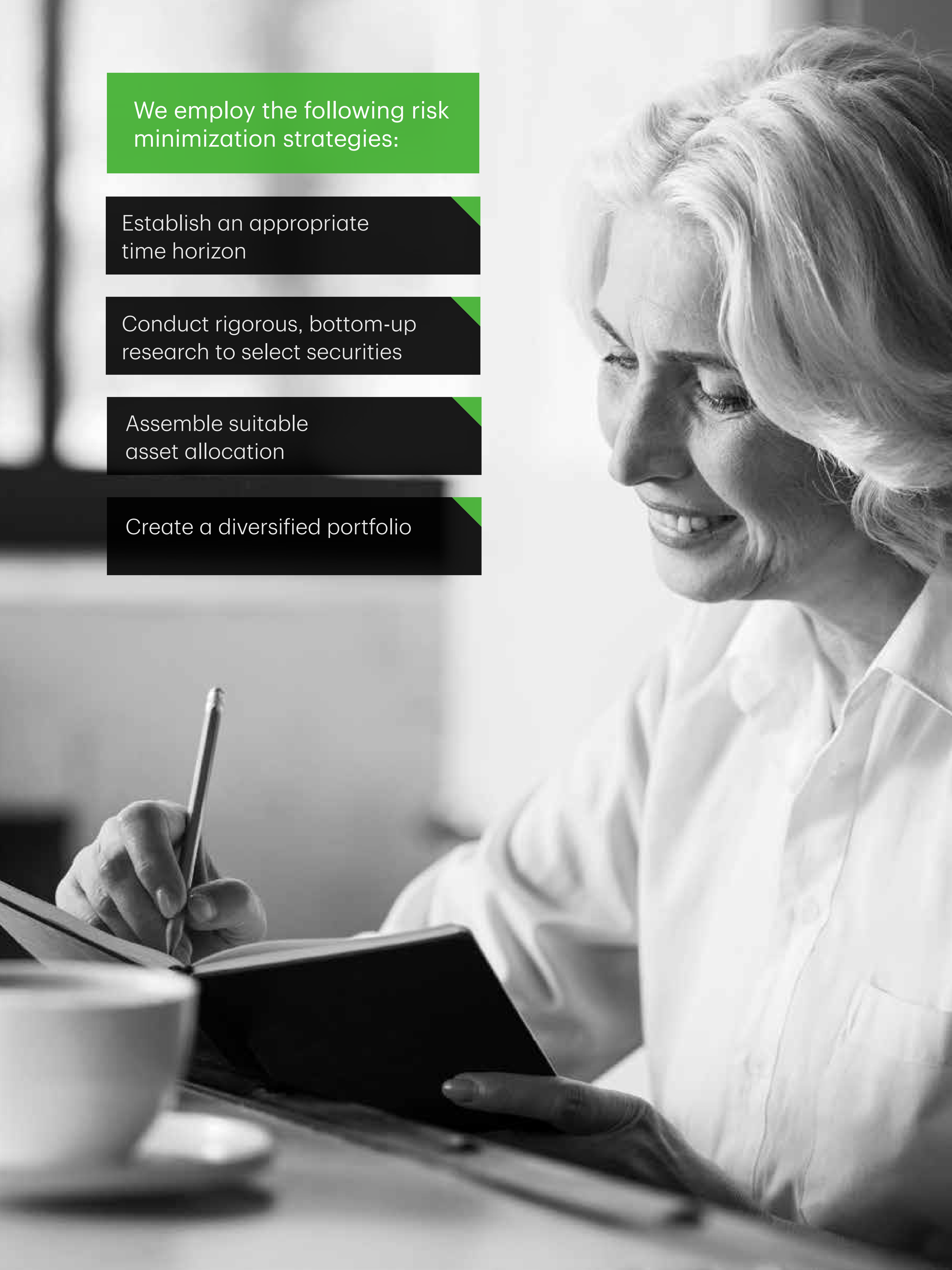
Rather than seeking to avoid volatility, we leverage it through intelligent investment strategies designed to help take advantage of dynamic market conditions.

Working closely with you, we will determine the level of risk appropriate to you. Our aim is to enable you to generate the returns you need to help achieve your goals, while being committed to help ensure that your wealth will be there when you need it.

We have extensive experience navigating our clients through significant financial market events. Our role is to help provide you the steady hand needed to weather the inevitable ups and downs in the markets.

We employ the following risk minimization strategies:

- Establish an appropriate time horizon
- Conduct rigorous, bottom-up research to select securities
- Assemble suitable asset allocation
- Create a diversified portfolio



The Iron Bridge Team

We are a close-knit team that channels our collective efforts and expertise into finding innovative wealth strategies tailored to suit your needs.

William Woods, CIM®, FMA

Portfolio Manager and Investment Advisor

TD Wealth Private Investment Advice

519 383 6607 | William.Woods@td.com

"Through meaningful, long-term relationships, my primary objective is to show clients how they can meet their current and future financial needs by striking the right balance between growing capital and preserving it."

Bill draws on his broad experience as a Portfolio Manager and Investment Advisor to provide comprehensive wealth solutions and advice to individuals, families and small business owners.

Bill has been with TD Wealth since 2009. He began his career as a bank manager of a major financial institution before joining a large wealth management firm as an investment advisor in 2001. A firm believer in continuing education, Bill holds designations as a Certified Investment Manager (CIM®) and a Financial Management Advisor (FMA).

For many years, Bill has been an active and valued presence in the Sarnia community. He was on the Board of the Sarnia Golf and Curling Club for six years, and is a Past President of the United Way of Sarnia Lambton, where he served on the Board for ten years. He is currently on the Board of Directors for the Sarnia Community Foundation.

Sam Salem, MBA, CFA

Portfolio Manager and Investment Advisor

TD Wealth Private Investment Advice

519 383 6753 | Sam.Salem@td.com

"Life will inevitably throw some curveballs your way, which is why I strongly believe in the importance of having a dedicated process to fall back on ... and help keep you on track."

Sam joined TD Wealth in 2008 after working as an investment and retirement planner with another major financial institution. With over 15 years of industry experience and an extensive educational background in finance, he is able to identify the challenges and capitalize on the opportunities that the capital markets present to his clients.

Sam obtained his MBA from the Schulich School of Business and is a CFA charterholder. Committed to lifelong learning, he has consistently upgraded his education and completed numerous industry courses with the aim of providing his clients with a competitive advantage.

Sam realizes that investments and financial needs change over time. As goals are met, clients encounter new reasons to plan and invest. At every stage, Sam strives to ensure that his clients have the tools that they need to stay committed to their objectives and to assist his clients in bridging the gap between where they are today and where they want to be tomorrow.

The Iron Bridge Team

We are a close-knit team that channels our collective efforts and expertise into finding innovative wealth strategies tailored to suit your needs.

Kevin Lush, CFP®

Associate Investment Advisor

TD Wealth Private Investment Advice

519 383 8483 | Kevin.Lush@td.com

“The world of investing is an exciting one — there’s always something new to learn. It’s our job to ensure we are on top of these developments and advancements so our clients don’t have to be.”

Kevin joined TD Wealth in 2016 and has worked as an Associate Investment Advisor since 2017. His fresh thinking, intergenerational perspective and long-term commitment is a welcome combination for clients seeking an advisory team that can guide them through their entire wealth journey.

Kevin received a Bachelor of Commerce, Management Economics and Finance from the University of Guelph. To further expand his industry knowledge, he has earned his Certified Financial Planner (CFP) professional designation, as well as completed other industry-specific courses.

Kevin understands the importance of a comprehensive financial plan as an overall wealth strategy. With ongoing communication and discovery, he is able to re-evaluate short- and long-term goals to help ensure his clients’ needs continue to be met.

We made a purposeful decision to focus on different specialty areas, which has provided us the opportunity to truly master our fields.

We strongly believe that this team structure helps create an advantageous environment for you, as we draw on the expertise of each team member.

Building futures

Let us help you bridge the gap between where you are today and where you want to end up tomorrow.

Being the architect of your future doesn't mean you have to go it alone

Living in a small community means our clients are our neighbours and friends. We don't take these relationships for granted.

If you would like to learn more about our team and our offering, please contact us to book a complimentary discovery meeting.

We will review our approach with you in more detail and get a better understanding of your life goals and how we can help you achieve them.

Iron Bridge Wealth Management

1210 London Road,
Sarnia, ON, N7S 1P4

Branch Office 1 800 229 1965
Branch Fax 519 383 8281

www.IronBridge.ca

TD Wealth Private Investment Advice

Over the past 155+ years, we have helped generations of our clients with their personal, family and business assets in the ways that matter to them. We've done this by building strong, transparent relationships and creating integrated, tailored solutions to help them reach their financial goals.

We look forward to discovering what truly matters to you.