

Longview
Wealth Management



It's about time.

We understand that time
truly is your most
precious asset.



Your Team

Our clients-first philosophy starts with a team built on excellence. From proven expertise and impeccable attention to detail, to an unwavering focus on integrity and long-term relationships, we strive to provide exceptional service.



Portfolio Managers

Tim Wyman and Greg Obertas

For 30 years, we've looked to the long term, helping our clients plan for the future with investment strategies that are designed to be able to stand the test of time.

As in tried, tested and true strategies that have a history of thriving in the best of times, and prevailing when times were uncertain.



Tim Wyman

CIM®, FCSI®

Senior Vice President,
Portfolio Manager,
Investment Advisor
TD Wealth Private Investment Advice

Our business philosophy is about putting clients first, and the resulting long-term, multigenerational relationships we've built are a testament to that. I'm proud of the Longview Wealth Management team, and honoured to call many clients friends.



Tim has over 32 years of experience in the investment industry as an investment advisor and portfolio manager. He spent over 3 years as an advisor and portfolio manager with RBC Dominion Securities in Vancouver prior to teaming up with Greg Obertas there in 1990. Before that he was a pension underwriter for four years with London Life in Edmonton. Tim holds a Bachelor of Commerce Degree in Finance from the UBC Sauder School of Business. He is a Fellow of the Canadian Securities Institute (FCSI®) and holds a Chartered Investment Manager (CIM®) designation.

Tim and his wife Susan live in Vancouver's Olympic Village. Their son, Graeme, runs the music studio at GF Strong, Vancouver's disability hospital. Tim is also an avid car collector and sits on the Board for the Vancouver Symphony Foundation.

Greg Obertas

CIM®, FCSI®

Senior Vice President,
Portfolio Manager,
Investment Advisor
TD Wealth Private Investment Advice

Together with the Longview Wealth Management team, I focus on delivering wealth management solutions. What I enjoy most is uncovering what's important to each of our clients, helping them realize their financial vision, and watching the ripple effect as they achieve each milestone.



Greg has over 39 years of experience in the investment industry as an analyst, investment advisor and portfolio manager. He spent 10 years as an advisor and portfolio manager with RBC Dominion Securities in Vancouver prior to teaming up with Tim Wyman in 1990. Before that, he was an oil and gas research analyst at Wood Gundy in Calgary. Greg holds a Bachelor of Commerce Degree in Finance from the UBC Sauder School of Business. He is a Fellow of the Canadian Securities Institute (FCSI®) and holds a Chartered Investment Manager (CIM®) designation.

An avid boater, Greg cruises the Pacific Northwest coast at every opportunity. He is a founding member of Wild Salmon Forever and Chairman of the UBC Rugby Alumni Board. He and his wife Janice live in West Vancouver. Their son Jonathan is attending medical school, and Jason is a producer with a video game company.

Associates

Mandy Kerr

Client Relationship
Associate,
TD Wealth Private
Investment Advice



I help the Longview team with behind the scenes accounting, information systems and client reporting. I have a passion for detail, enjoy helping where I can, and the best part of my day typically involves interacting with our clients.

Mandy has over 30 years of experience in the trust and investment industries, and was a trust officer with Royal Trust in Toronto for 7 years prior to joining Longview Wealth Management.

She and her husband Rob enjoy combining travelling with long distance walking, and have completed numerous historical trails through Europe and the UK.

Marion Sit

B. Comm., CIM®
Associate Investment
Advisor,
TD Wealth Private
Investment Advice



I oversee client portfolio construction and implementation, as well as the Longview team's research and due diligence process. I enjoy developing strategies by looking for efficiencies, and creating a framework to help achieve them.

Marion has been in the investment industry for 20 years, joining Greg and Tim in 2010 after 10+ years with another investment advisory team. Marion holds a Bachelor of Commerce Degree from the Sauder School of Business at the University of British Columbia, and a Chartered Investment Manager (CIM®) designation.

Marion lives on the seawall at Vancouver's Olympic Village, where she can be found enjoying the outdoors, tending to her garden, and spending time with friends over good food and wine.

Doris Yip

BA
Client Service
Associate,
TD Wealth Private
Investment Advice



When I'm not coordinating reporting and communications, I'm supporting the Longview team so they can focus on what they do best—servicing our clients.

Doris joined the team in 2018 after 10 years in banking, most recently in TD Wealth Private Banking where she managed customer service inquiries and day-to-day transactions. Prior to TD Wealth Private Banking, she worked in the TD retail banking network as a financial service representative and as a manager of customer service. She holds a Bachelor of Arts degree with a Communications Major from Simon Fraser University.

Doris is an avid runner and volleyball player. Most of all, she enjoys BC's active, outdoor lifestyle.



TD Bank Group

Direct Investing: comprehensive offering for self-directed investors; holds #1 position in Canada*

Advice: financial planning and private wealth services across different portfolio sizes and levels of complexity

Asset Management: the largest money manager in Canada with broadly diversified strategies for both personal and institutional clients

Top 10 bank in North America and for the past nine years considered one of the World's 50 Safest Banks by *Global Finance*.

- Solid balance sheet and capital position
- Stable growth with over 80% of earnings
- Strong risk discipline

15 million customers across Canada.

- #1 or #2 market share in most banking segments
- Market leadership in Direct Investing
- Top Pension Fund Manager for six years
- Largest direct-to-consumer insurer; top-ranked affinity insurer

85+ thousand Employees **

1.4 trillion in Assets **
As of April 30, 2019 **

26+ million Clients **

TD Wealth is the wealth management arm of TD Bank Group.

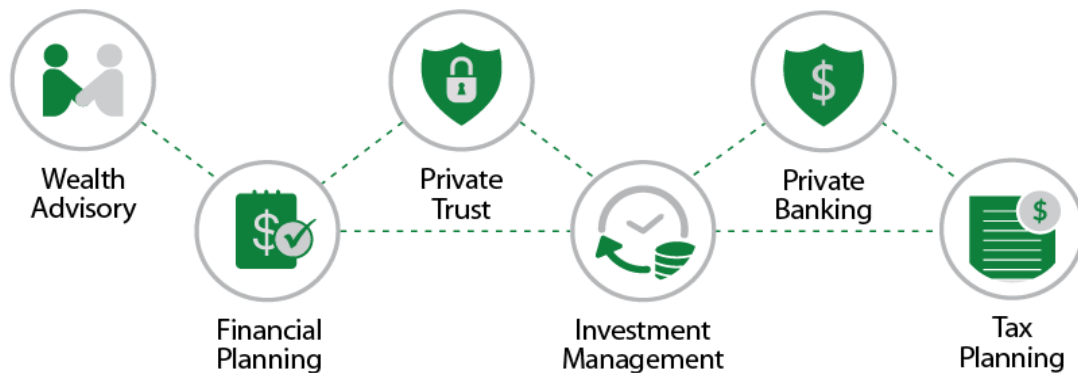
As part of TD Bank Group, we collaborate with TD specialists to provide a wide range of additional timesaving services, including:

- Estate planning
- Philanthropy and charitable giving
- Wealth transfer
- Succession planning
- Family governance



TD Wealth

As TD Wealth specialists, we can assist with numerous aspects of your financial life. From an integrated wealth plan through the essentials of tax planning, consider us your wealth management Strategy Team.



Please note that these services are provided by other TD specialists.

Our Approach

We believe in taking the complexities out of investing by explaining it in meaningful ways that make sense for your unique life, your wealth plan, and your legacy.

Furthermore, we believe you've earned the right to make your money work for you, and we have proven processes in place to help you.



The Longview Process™ is a platform we pioneered to utilize a full spectrum of available strategies to deliver a more personalized wealth strategy. From institutional-grade investment tools, to support through a dedicated relationship manager and implementation team, we're able to help leverage sophisticated research to make better strategic and tactical decisions.

As proprietary as it is unmatched, The Longview Process™ provides a platform for us to help construct, implement and monitor your portfolio based on both internal and external sources.

The Longview Process™

We ask questions to understand the 'why' behind the numbers.

As part of the **Discovery Process**, We use TD's groundbreaking **Behavioural Finance system** to better understand your wealth personality and help uncover what drives your decisions, including your blind spots. At the same time, we factor in how you think:



Personal
What are your hopes & dreams?



Business
What keeps you up at night?



Investment
What is your philosophy?



Tax
What strategies do you have in place?



Philanthropy
What inspires you?



Legacy
What footprint do you want to leave?



A Collaboration of Investment Expertise

In collaboration with TD Asset Management (TDAM), we utilize TDAM's strategic asset allocation and proprietary research to help meet client objectives.

Client Portfolio

Wealth Asset Allocation Committee

Identifies broad market fluctuations and helps to provide macro-level asset allocation.

Asset Allocation Team

Focuses at the micro-level to help identify opportunities for better risk adjusted returns.

Investment Risk Management

Incorporates risk intelligence into the investment decision-making process.

The TDAM Advantage

What sets TDAM apart:

People

A specialized team with diverse portfolio management and actuarial experience

Process

A collaborative, structured, personalized process with clients

Strategies

Deliver comprehensive and innovative strategies

Platform

Institutional-grade investment platform with portfolio analytics and reporting

Governance

An independent management team monitors investment, operational and regulatory risk

TD Wealth



2.1 million Investors ***

\$366.9 billion in Client Assets ***
As of Dec 31, 2018 ***

Helping You Achieve Your Financial Vision

Wealth management is more than choosing investments and portfolio returns. In addition to leveraging The Longview Process™ that can help put you in the best position to succeed, we can assist with many aspects of your financial life.



4-Step Longview Implementation Process

Just like every client is unique, so is every portfolio.

1 Discover

We think differently, starting with getting to know you first. TD's proprietary Discovery Process gives us a detailed understanding of the complexities of your circumstances.

Once we understand what truly matters to you, we develop solutions that reflect your future and the legacy you wish to leave behind.

And if required, we can open dialogues with your accounting, tax and legal advisors.

2 Propose

When it comes to designing your investment strategies, the foundation of our Investment Process is based on a disciplined approach to asset allocation.

We utilize a full spectrum of available resources to build and deliver a more meaningful and tailored wealth strategy, including a unique platform at TD Wealth that enables us to access resources typically available only to institutional investors.

3 Implement

The recommendations in your Investment Policy Statement are then executed in a timely manner, starting with constructing and implementing your portfolio using institutional-grade investment tools. A sophisticated platform that leverages research to make better strategic and tactical decisions.

We strive to ensure periods of short-term volatility don't cause "unforced errors," provide portfolio and monthly account statement reviews, and provide additional, non-investment services.

4 Monitor

Delivering an experience that fosters confidence in your wealth strategy is paramount, making it easier for you to focus on your long-term goals.

To help ensure that we are meeting your goals, we provide quarterly portfolio reports and phone or live meetings to review them.

Any developments that require adjustments to your portfolio strategy or tactics are always a priority.



How We Help Manage Risk

The new standard in strategy and implementation to help:

- Build investment portfolios with enhanced risk-factor allocation and behavioural inputs
- Utilize a personalized portfolio management platform with an innovative process based on defined criteria

Risk Factor Optimized Strategies

Philosophy

Portfolio management includes a well-defined investment philosophy, a disciplined portfolio construction process and a commitment to robust risk management.

Asset Allocation

Global pension funds and endowments have been rapidly shifting their investment strategy away from a traditional 60/40 approach to an enhanced asset allocation process that incorporates risk-based factors.

Risk Factors

Risk-factor management is critical: minimize unintended and unrewarded exposure, while building portfolios based on outcomes, not benchmarks.



Ask Us Anything

Let's talk about the
questions that are
likely on your mind.

In what ways can you help simplify my investment life?

Exactly what are you going to do with my money?

How much is this going to cost me?

Let's Get Started

Our Commitment to You

We invest in relationships, providing full-service wealth management expertise through our time-tested Longview Process™. Ultimately, we strive to deliver excellence and an exceptional client experience.



Longview
Wealth Management

Together, let's explore if we're a good fit. Please contact us to set up a phone call or meeting:

604.482.8400 | LongviewWealth.ca

Important Information

* The following is a source from TD.com, please see following link for full article: <https://www.td.com/ca/en/investing/direct-investing/why-us/> as at July 31, 2019.

** The following is a source from TD.com, please see following link for full article: <https://www.td.com/about-tdbfg/corporate-information/corporate-profile/profile.jsp> as at July 31, 2019.

*** The following is a source from TD.com, please see following link: <https://www.td.com/ca/en/asset-management/home/as> at July 31, 2019.

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Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward-looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS.

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Index returns are shown for comparative purposes only. Indexes are unmanaged and their returns do not include any sales charges or fees as such costs would lower performance. It is not possible to invest directly in an index.

The TD Wealth Asset Allocation Committee ("WAAC") is comprised of a diverse group of TD investment professionals. The WAAC's mandate is to issue quarterly market outlooks which provide its concise view of the upcoming market situation for the next six to eighteen months. The WAAC's guidance is not a guarantee of future results and actual market events may differ materially from those set out expressly or by implication in the WAAC's quarterly market outlook. The WAAC market outlook is not a substitute for investment advice.

Longview Wealth Management is a part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of The Toronto-Dominion Bank.

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