



Potential realized.

Total wealth management





LEFT TO RIGHT: Stephanie Burgess, Peter Konidis, Daniela Porretta, Jeff MacDonald, Leanne Pestell.

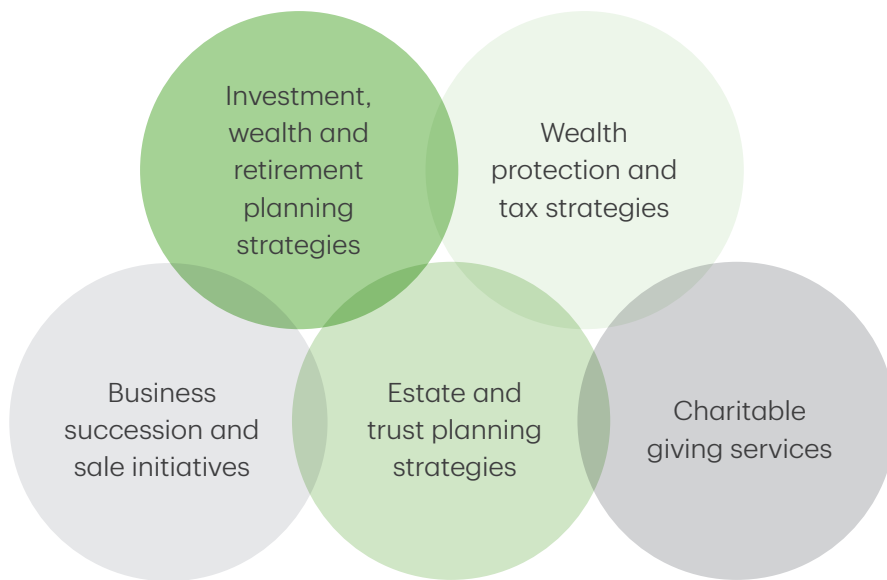
**Trust is hard.  
Knowing who to trust is even harder.**



# Total wealth management

MK Total Wealth Management Group is not just the name of our investment advisory group. It describes and defines our strategic approach to holistic wealth management.

We are far more than simply Investment Advisors. Supported by the vast resources of TD Specialists at TD Bank Group, we deliver a comprehensive approach to:



We believe that total wealth management embraces far more than day-to-day investment advice.

It includes financial and lifestyle protection, retirement planning, inter-generational wealth transfer, legacy creation and much more. Ultimately, all are interconnected and no effective total wealth plan can afford to ignore them.

Standing at the heart of our practice is the one-on-one relationship we build with each client. That relationship is based on, and driven by, an unparalleled level of personal trust, communication and understanding.

Two senior, seasoned advisors direct our practice, Jeff MacDonald and Peter Konidis, who have over 50 years of collective experience as Investment Advisors.

We act for high-net-worth individuals and their families, holding companies, small business owners, trusts and charitable foundations.

# Capital preservation

We are committed to delivering strong, long-term investment performance. Our ultimate goal is to help preserve, protect and build wealth. For us, capital preservation is paramount.

We recognize that every investor has unique objectives.

That is why our client relationships are based upon a detailed understanding of the precise personal and professional situation – and long-term financial and wealth accumulation goals – of every individual and organization we advise.

Our investment philosophy is exceptionally disciplined.

We utilize a wide variety of investment styles and strategies to impact our clients' portfolios.

We resist short-term investment temptations and focus on delivering solid long-term returns, consistent with a client's tolerance for risk.

We are, above all, cautious.

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## Portfolio performance

While it is true that investors are different, certain investment principles and practices remain constant and unwavering. Our portfolio performance criteria consist of three items:

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#### **Asset allocation**

This is crucial, since asset allocation accounts for as much as 90% of the variability of performance. Establishing an appropriate asset mix is a dynamic process and it plays a key role in determining the risk and return in any portfolio. Making that determination is not something we do unilaterally. You are a central part of this conversation.

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#### **Risk/return tradeoff**

The more risk to which an investor is exposed, the higher returns that investor can potentially enjoy. With the risk you can take, we will not expose your portfolio to more risk than you, in careful consultation with us, are prepared to tolerate.

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#### **Diversification**

It is fundamental that the careful combination of different asset classes, such as fixed income, equities and cash, can materially help reduce risk while potentially increasing returns. Diversification can help reduce the potential for adverse market fluctuations and allows for more consistent portfolio performance.

# Client relationships

Ultimately, what matters most is our ability to develop trusting relationships, long-term opportunities and potential asset growth.

We specialize in working with clients who have in excess of \$1,000,000 in investable assets. That said, the size of a person's investable assets is just one of the many relevant factors we consider when deciding to work with a new client.

We expect our clients to establish warm, open, candid relationships with our individual advisors. Why? Because we believe that our clients have the right to talk with someone they know and trust and can relate to openly and honestly.

We believe in detailed portfolio performance reporting, including month-end statements and interim reports. We insist upon regular client meetings to track portfolio performance progress and to orchestrate necessary portfolio adjustments and rebalancing.

A finely-tuned portfolio is what we endeavour to construct.

That is what drives our delivery of sustained results.

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## Investment Policy Statement

Your Investment Policy Statement is a roadmap designed to help you achieve your personal objectives and goals. It will evolve as your family circumstances change over time.

This comprehensive statement is developed for each and every one of our clients. It is the end result of an exhaustive personal consultation and analytical process and reflects a deep degree of communication between you and our team.

This document includes your personal investment profile and a summary of your financial and investment goals.

It is your plan. It will evolve as you do.

It incorporates the guiding principles and practices that will drive the investment and portfolio strategy we adopt on your behalf. And it details the means we intend to employ to help you achieve your wealth objectives.

# Tailored solutions for distinct wealth goals

As a client of the MK Total Wealth Management Group, you have access to a broad range of TD specialists united by two key traits: specific expertise in meeting the unique needs of affluent clients, and a firm belief in the value of an integrated wealth management strategy.

## Trust and estate services

The provision of estate planning services, trust administration, taxation and intergenerational wealth transfer is centred on developing solutions that reflect your unique situation, today and in the future.

## Business succession planning

Our TD specialists will work with you and our team, as well as with your external advisors, to help you maximize your business' value, and create and implement a plan for its smooth transfer down the road.

## Tax solutions

We see tax management as an integral part of a complete wealth strategy. In fact, a well-considered tax strategy can help you and your family preserve significant amounts of your wealth each year. Our experienced tax team specializes in the careful preparation, filing, monitoring and follow-up of personal, investment holding company, trustee and executor tax returns. We will also look at taxation within the context of your estate plan, with the goal of passing on your legacy in a tax-effective manner.

## Private banking services

Through our relationship with TD Wealth Private Banking, we take a holistic approach to meeting your personal, family and business financial needs through a wide range of wealth management, banking and credit solutions.

## Philanthropic planning

If philanthropy is a consideration, we will work one-on-one with you and your family to help incorporate it into your overall financial and estate plans by collaborating with seasoned professionals. We also offer the Private Giving Foundation\* ([td.ca/products-services/investing/privategiving](http://td.ca/products-services/investing/privategiving)). This was the first donor-advised program to be launched by a financial institution in Canada. It provides a simple, tax-effective way to leave a legacy as an alternative to establishing a private foundation.

\*The services of the Private Giving Foundation, an independent, non-profit charitable corporation, are offered in co-operation with TD Wealth.

# Privately Managed Portfolios

At MK Total Wealth Management Group, your investments are in the hands of a trusted team of professionals so you can devote your time to what really matters to you.

When you invest in the MK Total Wealth Management Group's Privately Managed Portfolios, you can have the confidence of knowing we're supported by the dedicated internal and external research teams at TD Bank Group. Our rigorous investment selection process draws on the various backgrounds, areas of knowledge, and expertise of the TD Securities research team. We also access a broad range of resources to conduct in-depth research and provide ongoing oversight and due diligence to help ensure that your Privately Managed Portfolio meets your evolving needs.

The MK Total Wealth Management Group's Privately Managed Portfolios provide a disciplined approach to stock investing through portfolios built on proprietary, quantitative models for conservative, moderate, and aggressive investment approaches. This powerful strategy involves ranking and screening our premium databases of Canadian and U.S. stocks. We then generate a list of top-ranked securities based on your individual investment strategy.

## There are several factors that drive the rank of each stock in the strategy, including:

- Dividend yield
- Cash flow momentum
- Return on equity
- Dividend growth

The discipline of our selection process helps to ensure that no matter what is taking place in the broader market, our strategies are designed to help us to select top-ranked stocks and adhere to a long-term investment approach.

Along with quantitative analysis, our team also carries out an in-depth qualitative approach, whereby we consistently review the fundamentals

of TD Securities' best ideas and top stock picks, and select only those companies that meet our specific investment requirements.

## Keeping risk and volatility top-of-mind, we focus on:

- Dividend yield
- Dividend growth potential
- Fair valuation
- Strong corporate financials
- Return to target

Performance is monitored on an ongoing basis against relevant sector benchmarks.

Active portfolio monitoring and our daily rebalancing services can help ensure that your Privately Managed Portfolio remains aligned with your investment objectives, even in volatile market conditions.

Our portfolios allocate equal weight to each of the companies that make up our model. In order to take advantage of various market conditions, we have also implemented daily "trim-up" and "trim-down" rules: When one position deviates from its designated weighting in both directions, we automatically trim up and take advantage of lower prices, or trim down to crystallize any gains. These rules allow us to maintain a highly-structured approach to our investment selection, removing emotion and helping to ensure that volatility is minimized.

## Why this program may be right for you

The MK Total Wealth Management Group's Privately Managed Portfolios provide a personalized investment strategy, coupled with expertise and complete transparency. Contact our team today to learn how this program can help you meet your wealth and investment goals.

# Meet the team

Jeff and Peter have been transforming families' and organizations' attitudes towards wealth stewardship since 1992. They are committed to building one of Canada's finest advisor teams to provide tailor-made experiences for clients through total wealth strategies that help people build and protect the financial future they envision.



**Jeff MacDonald**, CIM®, FCSI®

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

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Jeff earned an Honours Bachelor of Business Administration at Wilfrid Laurier University and has completed his Professional Financial Planning courses.

He holds the Chartered Investment Manager CIM® designation, providing portfolio management solutions. Jeff has also acquired the Certificate in Retirement Strategy.

Jeff is consistently identified as a leader within TD Wealth Private Investment Advice. He has won the firm's prestigious President's Club<sup>1</sup> and Merit<sup>2</sup> Awards annually since 2004, demonstrating his commitment to client service and understanding clients' goals and aspirations.

Jeff has also earned the Fellow of the Canadian Securities Institute FCSI® designation, the highest honour and most senior credential in the Canadian financial services industry. It is reserved solely for a group of experienced professionals who meet the highest standards for advanced education, ethical conduct, industry experience and peer endorsement.



**Peter Konidis**, CIM®, FCSI®

Senior Vice President,  
Portfolio Manager,  
Investment Advisor  
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Peter earned a Bachelor of Commerce and Finance from the University of Toronto.

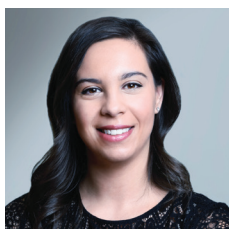
He holds the Chartered Investment Manager CIM® designation and specializes in providing portfolio management solutions to his clients. Through the Canadian Securities Institute, he has completed his Professional Financial Planning courses and has acquired his Certificate in Retirement Strategy.

Peter has also been identified as a leader within TD Wealth Private Investment Advice. He has won the firms' prestigious President's Club<sup>1</sup> and Merit<sup>2</sup> Awards annually since 2005, demonstrating his commitment to client service and understanding clients' goals and aspirations.

Having earned the Fellow of the Canadian Securities Institute FCSI® designation, Peter is recognized as an elite member of a group of experienced professionals who meet and exceed the highest standard for advanced education, ethical conduct, industry experience and peer endorsement. This designation is the highest honour and most senior credential in the Canadian financial services industry.



Four professionally qualified, exceptionally competent associates manage our day-to-day client relationships. All are crucial to the seamless, high standard of service we provide our clients.



**Daniela Porretta**

BAS (Hons.Fin)

Client Relationship Associate,  
Certified Retirement Specialist  
TD Wealth Private  
Investment Advice

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Daniela accumulated several years of investment knowledge and experience with TD Canada Trust and various Lines of business in TD Wealth before joining our team. Crucial to the seamless execution of client business, Daniela helps us to prepare for meetings, create retirement plans, communicate personally with clients and keep our administrative hub well organized. She is an effective go-between for clients and advisors and supports Stephanie with wealth planning duties. With great analytical skills, Daniela enjoys investigating to answer client queries and reworking portfolios to help meet people's goals.

Daniela earned a Bachelor of Administrative Studies with Specialized Honours in Finance from York University and has completed the Canadian Securities Course and The Wealth Management Essentials Course with the Canadian Securities Institute. She and her husband have a beautiful son and daughter and an entertaining Boston Terrier.



**Stephanie Burgess**

Client Service Associate,  
Certified Retirement Specialist  
TD Wealth Private  
Investment Advice

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Prior to joining our team in 2005, Stephanie worked with MD Management, where she assisted a team of financial planners. Aside from preparing wealth plans for clients, she is involved with many aspects of our day-to-day operations and we believe our clients greatly appreciate her dedication and enthusiasm. Knowledgeable, focused and detail-conscious, Stephanie's positive attitude and high degree of personal attention help to enhance our clients' wealth experience.

Stephanie studied Financial Services at Centennial College, is licensed as an Investment Representative and has completed the Personal Financial Planner course with the Canadian Securities Institute. Stephanie and her husband have a beautiful daughter who is active in competitive dance.

# Meet the team (continued)



**Leanne Pestell, BA**

Client Service Associate  
TD Wealth Private  
Investment Advice

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Leanne has been with TD Bank Group for over six years and started her career on the retail side as a Customer Service Representative. In 2017, Leanne joined TD Wealth Private Investment Advice and is quickly acquiring knowledge and understanding of wealth management. Leanne graduated from the University of Guelph in Sociology and continues to devote time and energy to developing her professional career. Her capability for building strong rapport with clients and peers makes her an asset to our team. In Leanne's personal time, she enjoys trying new recipes and staying active.

# Our commitment to understanding you

We take the time to understand what's important to you, uncover your plans for the future, and develop your personal strategy to help you get where you want to be. We recognize that financial needs vary throughout your life and that your personal goals evolve over time. We'll work together with you and your family at each stage of your life.

We're here to help you define and achieve your goals, invest to secure your wealth for generations, and realize the potential for higher, longer-term portfolio returns. We believe that our team approach is more likely to deliver consistent results than investing alone.

We look forward to the opportunity of working with you and trust that after meeting with our team, you will have a complete understanding of the value we can bring to help you achieve your investment goals.





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<sup>1</sup>President's Club is awarded for 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.

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

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