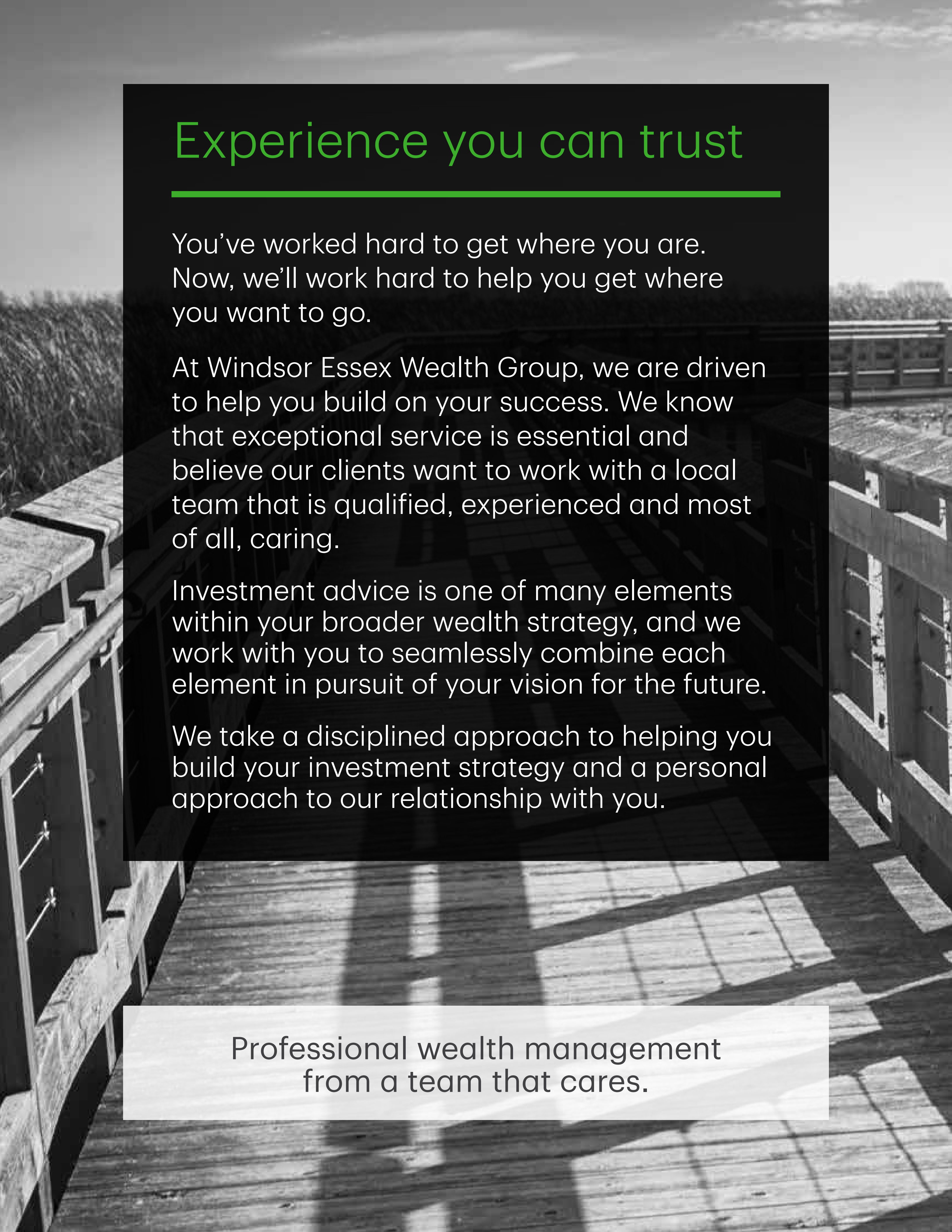
TD Wealth Private Investment Advice

Windsor Essex Wealth Group



Experience you can trust

You've worked hard to get where you are. Now, we'll work hard to help you get where you want to go.

At Windsor Essex Wealth Group, we are driven to help you build on your success. We know that exceptional service is essential and believe our clients want to work with a local team that is qualified, experienced and most of all, caring.

Investment advice is one of many elements within your broader wealth strategy, and we work with you to seamlessly combine each element in pursuit of your vision for the future.

We take a disciplined approach to helping you build your investment strategy and a personal approach to our relationship with you.

Professional wealth management from a team that cares.

Stripping away layers of complexity

Big life decisions can involve much more than your wealth.

Selling your family cottage or sending a child off to university can be emotional and time-consuming. When your lifestyle shifts and obstacles or opportunities arise, we're here to help take care of the financial layers so you can focus on everything else.

We can connect you with TD Specialists for specific needs and we also work seamlessly with your trusted advisors, including lawyers and accountants.

- Building discretionary and non-discretionary investment portfolios
- Optimizing your tax strategies
- Establishing education savings plans
- Advising on charitable giving initiatives
- Planning for retirement income needs
- Creating efficient estate-planning strategies for wealth transfer
- Dedicated private banking
- Supporting business succession strategy
- Assessing insurance needs

*Some of the services listed above are provided in collaboration with TD specialists.

Getting to know you, year after year

Our time-tested process was created over many years working with affluent clients in all types of market environments. Working together with you, we can create a wealth plan that evolves with your lifestyle.

1. Discovery

The first step involves in-person meetings to discuss your situation, our approach and what you're looking to achieve.

2. Planning & Execution

Armed with the information we've gleaned from discovery, we create a goals-based wealth strategy aimed at growing and protecting your wealth.

3. Monitor & Adapt

Discovery is never done - your strategy needs to grow with you. We review and analyze on an ongoing basis to help ensure your plan continues to work for your evolving lifestyle.

4. Communication

We want you to feel confident and comfortable with the work we do. We keep you in the know and are here to answer questions, address concerns and celebrate triumphs.

We believe in building long-term client relationships based on integrity, honesty and clarity of purpose.

Your portfolio, your future

Along with our broader suite of wealth services, we offer discretionary investment management.

In today's fast-paced, complex markets, our proprietary asset allocation models focus on generating consistent returns, while helping recognize and mitigate potential risks.

Discretionary portfolio management of your investment portfolio can offer you the following benefits:

- **Freedom**
  We set the overall approach together, but you can leave the day-to-day investment decisions to us.
- **Opportunity**
  We can react nimbly to take advantage of potential opportunities or help mitigate potential risks.
- **Security**
  We use a research-based risk management framework based on discipline and a proven process.

Experienced, qualified and caring

Jody Cloutier, CIM®, CIWM®, CFP®

Vice President, Portfolio Manager & Investment Advisor

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Growing up, Jody saw first-hand the importance of financial stability. Watching his family work hard instilled in him a deep understanding of what work ethic really means. Looking back, he sees clearly that a career helping similar-minded families find financial independence was a natural choice. The work ethic and desire for security that Jody encounters with his clients never ceases to remind him of his own upbringing.

Jody began his career in the wealth management business in 2001. He is a graduate of the University of Windsor, holding a Bachelor or Commerce (Hons.) Degree. Driven to enhance his professional skills, he holds the Certified Financial Planner (CFP®) designation and the Certified International Wealth Manager (CIWM®) designation, which focuses on the complex needs of high-net-worth individuals and business owners. In addition, Jody holds the Chartered Investment Manager (CIM®) designation, which allows Windsor Essex Wealth Group to provide discretionary investment advice to clients.

Jody is actively involved in the community through his work on various local boards of St. Clair College. He is an avid cyclist and in 2013, he achieved his lifelong dream of completing an Ironman triathlon — cheered on by his loving family.

Jacquie Reaume, CFP®

Vice President, Investment Advisor & Certified Retirement Specialist

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Jacquie feels privileged to work with a roster of incredible clients whose personal drive to succeed brought them to her door. She has built her professional life on the belief that helping clients achieve their goals starts with building strong relationships. Jacquie knows the value of a dollar and respects the hard work that goes into earning each one.

Recognizing the role that financial security plays in a comfortable life, Jacquie is meticulous when managing her clients' wealth. Collaborating with clients, she tackles tax strategies, estate-planning strategies, retirement income solutions and wealth planning, often liaising with clients' other trusted professionals, such as accountants and lawyers.

Jacquie has been creating investment strategies and wealth planning solutions for affluent clients and their families since 2005. Born and raised in Windsor-Essex County, Jacquie holds a Bachelor of Commerce Degree (Hons.) from the University of Windsor, in addition to the Certified Financial Planner (CFP®) designation and Certified Retirement Specialist title.

Jacquie is deeply involved in the local community and has worked with Big Brothers Big Sisters of Windsor Essex for more than a decade. She maintains a disciplined yoga practice and is driven to refine her golf game.

Dedicated to helping you build and protect your wealth for generations to come.

Dustin Smith

Associate Investment Advisor

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Dustin graduated from Western University, holds a Graduate Certificate in Professional Financial Services from Fanshawe College. He joined the Windsor Essex Wealth Group in 2019, supporting Jacquie and Jody and working in unison with Lana to help provide exceptional service for clients.

Dustin lives in Windsor with his wife and is an involved member of the local community.

Lana Meyer

Client Service Associate

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Lana works closely with the team, supporting client needs and striving to provide an exceptional client service experience. Lana has worked at TD Bank Group for more than a decade in various sales and administrative roles. She joined TD Wealth in 2013 and in 2017 proudly received the coveted Star award* for the exceptional quality of her client service and performance.

Lana lives in Harrow with her daughter and is an avid reader.

We live and work in the Windsor Essex community and understand the value of transparency and discretion.

Give us a call

Let's get to work.

Please give us a call, send an email or visit our offices to set up a meeting to learn more about our approach and how it might work for you.

Windsor Essex Wealth Group

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We look forward to discovering what truly matters to you.

*Star Award is bestowed to TD Wealth employees who champion the TD Shared Commitments throughout the year.