TD Wealth

Responsive.
Proactive.
Experienced.

Kluge
Wealth Advisory Group

Conrad Kluge, Vice President, Portfolio Manager, Investment Advisor, Kyle Foyer, Associate Investment Advisor, Ashley Light, Client Service Associate

You have worked hard, raised a family, saved money, made smart decisions and taken calculated risks. You want to ensure that as you approach the next stage of your life's journey you'll have the confidence that comes from knowing that your wealth strategy is aligned with that which matters most to you. You value working with a team committed to proactive communication, thoughtful advice and courage-driven leadership to help you deal with sometimes difficult choices.

The Kluge Wealth Advisory Group seeks to help simplify complex wealth planning matters for high net worth families by building and maintaining risk-managed wealth strategy plans aligned to their values and vision for the future.

Using our the Wealth Road Map process, we empower clients to achieve their goals by helping them make smart financial decisions that can free up their time, eliminate guess work and help to prevent critical wealth planning mistakes.
Your Wealth Road Map goes beyond portfolio management and investment advice to encompass rediscovery of personal values and goals, retirement income planning, financial wealth planning and gain-maximization strategies. In addition, we work closely with TD specialists to integrate business succession, cross border tax planning strategies, philanthropy and estate planning strategies.

Hallmarks of the Kluge Wealth Advisory Group

Our values

Our actions are guided by values including: Act with **Integrity**: Integrity is much more than simple honesty. To us it is an ongoing choice to become more consistent in our actions, words, methods and principles. Nurture **Relationships**: A relationship is an organic system that needs to be cared for, developed and expanded upon over time. Engage in **Meaningful Work**: We look to make a positive overall contribution to our clients' life well being and by extension, the well being of those most important to them.

Proactive service

In addition to regular review meetings, our team schedules regular wealth strategy calls to touch base, update you and discuss broader wealth management topics.

There is purpose and process behind all our actions – we endeavour to anticipate your needs and get ahead of problems before they become an issue for you.

Our client relationships are based on deep understanding and mutual respect. We strive to tailor our communication and service to your needs.

Comprehensive wealth planning

By drawing on the local and national specialists at TD Wealth Advisory Services, Conrad can help you to address wealth planning considerations such as:

- Retirement income planning
- Education funding
- Will and estate planning to help ensure that the course of your wealth reflects your wishes
- Intergenerational wealth transfer and access to TD Trust capability
- Insurance planning to help offset large tax burdens and/or protect your family from income loss
- Business succession planning
- Tax management
- Philanthropic strategies

Discretionary portfolio management

If you prefer to delegate the day-to-day investment management process, Conrad is proud to offer you the convenience of a discretionary managed portfolio solution. He will work together with you to develop an investment strategy that can fits your goals, concerns and circumstances and our team will then be able to help implement, monitor, rebalance and report to you on a regular basis. This elevates our conversations from being about specific trades to holistic wealth management.

Market knowledge

In addition to being a Certified Financial Planner (CFP®), Conrad has earned the Chartered Financial Analyst (CFA) designation, which is considered the gold standard of financial credentials by The Economist and the industry at large. He has experience making investment decisions in a wide range of market conditions, which informs his prudent approach and long-term perspective.

Freedom to put your interests first

At TD Wealth Private Investment Advice, our team can choose investments that we believe are best for your needs with absolute objectivity, free of bias to any product or platform. We act with complete independence and yet we believe that you can enjoy the benefit of knowing your money is safeguarded by one of the world's most stable financial institutions.

Disciplined portfolio construction

Based on the specifics of each client's situation, we help provide exposure to an appropriate mix of traditional and non-traditional assets.

Rigorous oversight

We use a stringent process to screen investment options and where required experienced money managers. Once we choose the appropriate investments, we conduct ongoing oversight and risk management, adjusting as necessary.

Extra research due diligence

We invest in several independent research tools to help ensure objectivity and discipline in all your investment decisions. As a former research associate, Conrad has a solid grounding in due diligence, and can "analyze the analysts."

How we work with you

Through our collaborative Wealth Road Map process, we work with you to help build a disciplined, structured wealth management plan.

Values	We listen to and work to understand what is most important to you.
Goals	Together, we define what you want to achieve; goals express your personal values.
Strategies	We determine the appropriate financial strategies and the asset allocation required to help realize your goals.
Tools	We identify the specific investments advice sources that align with and help support your strategies.
Review	We assess your progress regularly, recommending changes to your financial strategy and making portfolio changes and as needed.

Supporting professionals

Working with our team, you will benefit from access to some of the industry's most highly-regarded investment analysts, economists and market strategists:

Portfolio Advice and Investment Research (PAIR) Team

These investment professionals deliver guidance on investment strategies for a variety of sophisticated investment needs as well as advice and perspective on a wide range of investment solutions available across TD Wealth.

TD Wealth Advisory Services

This team of dedicated legal, accounting and wealth strategy professionals specializes in estate planning, business succession planning, custom credit strategies and philanthropy. They are available to work with you and our team should you need their expertise.

Additional research resources

- TD Securities
- Argus Research
- Morningstar Equity Research
- Accountability Research Corporation
- TD Economics

Banking, credit and trusts

- TD Canada Trust
- TD Wealth Private Banking
- TD Wealth Private Trust

Meet your team.

Conrad Kluge, CFA, CFP®
Vice President, Portfolio Manager, Investment Advisor
TD Wealth Private Investment Advice
Tel: 403-292-1822

Conrad joined TD Wealth Private Investment Advice in 2008 after six years in capital markets, research and private wealth management roles. He has quickly risen to become a top-ranked TD Investment Advisor[1] and is proud to see satisfied clients referring him to their friends and family members.

Conrad graduated with distinction from the University of Victoria in 2001 and has remained committed to honing his skills through education. He is a Chartered Financial Analyst (CFA), considered the gold standard of financial designations by The Economist and the investment industry. CFA charterholders adhere to rigorous standards of ethics, transparency and continuing education.

As a Certified Financial Planner (CFP®), Conrad offers comprehensive planning capabilities with a very high standard of education, experience and ethics.

As a Portfolio Manager, Conrad is qualified to act on his clients' behalf, freeing them from making day to day investment decisions.

Conrad and his wife Sara, their daughter Hayden and son Parker keep very busy together. He enjoys cooking and the great outdoors; his favourite activities include CrossFit, biking, running and downhill skiing.

[1]Conrad Kluge has been ranked in the top ten percent of TD Private Investment Advisors nationally from 2014 to present.

Ashley Light
Client Service Associate
TD Wealth Private Investment Advice
Tel: 403-299-8536

Ashley joined TD Bank Group in 2004 and our team in 2012. In addition to her years of experience, Ashley has also completed the Canadian Securities Institute's Wealth Management Essentials Course. Ashley and her husband recently welcomed a baby daughter. When she can squeeze in some personal time, she enjoys yoga, spinning, cooking, and soaking up the great outdoors.

Kyle Foyer, CIM®
Associate Investment Advisor
TD Wealth Private Investment Advice
Tel: 403-299-3289

Kyle manages client relationships, performs numerous advisory services and acts as a problem-solver. He is a graduate of Mount Royal University, has received his Chartered Investment Manager (CIM®) designation and is working towards the Chartered Financial Analyst (CFA) designation. Kyle is a sports fanatic – he plays hockey, baseball and golf, snowboards and hikes the Kananaskis area as often as possible.

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