



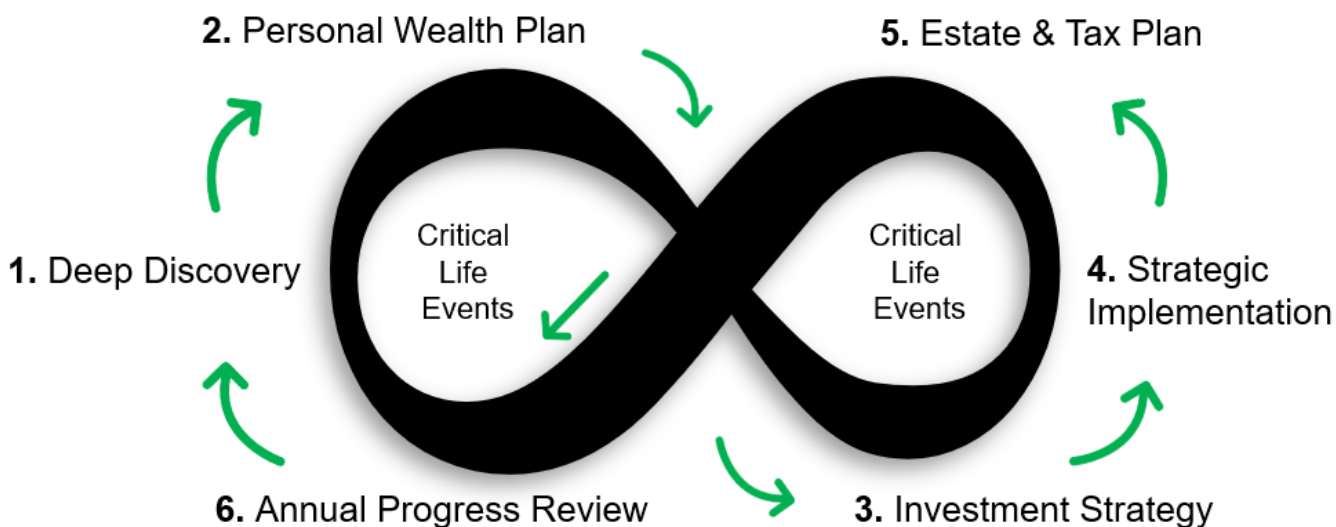
## Our Offering

### An Introduction to Our Team SNOW WEALTH MANAGEMENT GROUP

Snow Wealth Management Group is led by Marley Snow who both started his career in financial services in 2005 and moved to TD Private Wealth Private Investment Advice in 2006 (see **About Marley** tab).

We act as the personal CFOs to a select group of successful professionals, who among other things, strive for a work-optional lifestyle, appreciate someone taking care of things when they are busy and keep family top of mind. We have developed and refined what we call the **Perpetual Wealth Planning Process** that helps to identify our client's unique needs and provides a clear path to achieving their goals. We empower our clients to have freedom of choice and to live the life that they envision.

## Perpetual Wealth Planning Process





## SNOW WEALTH MANAGEMENT GROUP

### Supported by the Resources of TD Bank Financial Group

As part of a larger organization, the Snow Wealth Management Group has access to the significant resources and support of the TD Bank Group.

**TD BANK GROUP**

**TD WEALTH**

**Snow**  
Wealth Management Group

1. **TD Securities**  
A Canadian leader in capital markets and banking
2. **TD Economics**  
Analysis of economic performance covering the globe
3. **TD Asset Management**  
New thinking to your most important challenges

1. **Wealth Advisory Services**  
A centralized team of diverse wealth experts.
2. **Asset Allocation Committee**  
Provides leading edge Asset Allocation Advice.
3. **Portfolio Advice & Investment Research** Provides both quantitative and qualitative professional analysis



# SNOW WEALTH MANAGEMENT GROUP

## Our collaboration with you

### **We will.....**

- ✓ Treat you with the utmost respect and professionalism.
- ✓ Update your current financial information on a regular basis.
- ✓ Monitor your investments regularly and make adjustments as necessary.
- ✓ Meet with you regularly to review and update your Wealth Planning Binder.
- ✓ Engage the full capacities of TD specialists for estate and tax planning as necessary.
- ✓ Explain our recommendations in straight-forward language.
- ✓ Keep you updated via your preferred method of communication whether by email, mail and/or phone.
- ✓ Provide bi-monthly overviews of the investment world in our newsletter.
- ✓ Act as the quarterback to your Wealth Plan to coordinate the efforts of other related professionals when appropriate.
- ✓ Strive to give you the full confidence that we understand your unique needs and circumstances.
- ✓ Strive to give you a full understanding of what strategies we recommend for your wealth to achieve your goals.
- ✓ Strive to work with you to implement these strategies as your life unfolds and your needs evolve.





## SNOW WEALTH MANAGEMENT GROUP



### **CHRIS DIVJAK**

Client Service Associate

Tel: 604-482-8458

Email: [Chris.divjak@td.com](mailto:Chris.divjak@td.com)

---

Chris joined the group in 2017 as Marley's right-hand man and focuses on providing our clients with exemplary client service and administrative support. His main focus within the team is overseeing client portfolio construction and wealth planning integration. He is responsible for the creation of all of our Wealth Plans and coordinates the TD specialists into meetings as necessary.

After Chris completed his International Business program at Niagara College, he joined the insurance arm of TD Bank Group in 2012. Dealing with hundreds of clients each month, he honed his skills in client service and experience. It was also during this period that he completed his Canadian Securities Course and decided to leave the insurance world behind and join the investment industry. He came on board with TD Wealth and the Snow Wealth Management Group in 2017 and is known as the information guru on the team as his experience and relationships across TD gives him direct access to a wealth of subject specialists.

Not only did Chris decide to make a career change, but he decided to move from his hometown of Burlington Ontario to Vancouver, B.C. with his wife Kate and the newest furry addition to the family, Harley, their golden lab. In his spare time Chris enjoys physical activity and keeps fitness as a top personal priority. He enjoys cooking, loves to share recipes and is known for his prowess on the golf course on a good day.



## The TD Specialists



**LUKE MLYNARCZYK**  
**Tax & Estate Advisor**  
**Wealth Advisory Services**

Luke is a tax lawyer by trade with considerable experience in providing comprehensive tax, trust, and estate planning advice.

Luke draws upon his many years of experience to provide insightful and pragmatic planning strategies and solutions to optimize the transfer of wealth to future generations, while also catering to the unique needs and circumstances of the individuals involved. In addition to advising on complex tax and estate plans, Luke has successfully represented clients in the Tax Court of Canada and been a frequent author and presenter on a variety of tax related topics. He is also a member of the Canadian Tax Foundation, the Society of Trust and Estate Practitioners and the Canadian Bar Association. In his free time you'll catch him enjoying nature at the generations old, family cabin south of the border.



**JOHN NICOLLS**  
**Business Succession Advisor**  
**Wealth Advisory Services**

As a Business Succession Advisor, John helps guide our business owner clients through a seamless and tax-efficient transfer of the ownership and management of their business. John is a business lawyer who has acted as in-house counsel and worked in private practice for over 20 years. Whether it is an intergenerational transition, management buy-out or sale to a third party, John's succession plans are designed to preserve wealth and accommodate lifetime personal needs while maintaining family harmony.

Prior to joining TD, John was Associate Counsel in the Wealth Preservation Department of a downtown Vancouver law firm where he focused on estate planning, trusts and business succession strategies. This included cooperate reorganizations, estate freezes and family trusts.



**Ross Hagen**  
**Estate Planning Advisor**  
**TD Wealth Insurance Services**

Ross' career in the financial planning and insurance industry spans nearly 30 years and at TD for the last 20 years. He joined TD Wealth to work with advisors and their clients to develop and deliver comprehensive estate planning and insurance strategies.

As an Estate Planning Advisor, his role involves creating customized income and wealth protection solutions for a wide variety of individuals and business clients. Ross prefers to work from a financial planning orientation that considers the clients goals and objectives for wealth accumulation, preservation, transition and legacy Planning Ross holds both the Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations. Ross is also the recipient of the prestigious Vision in Action Award of Distinction, one of TD's highest forms of employee recognition.





## Our Perpetual Wealth Planning Process

We take a 360 degree approach to wealth management which goes far beyond your investments. We craft a personalized wealth strategy that addresses your needs and brings clarity to your situation. We may do over 85 things over the course of a lifetime relationship with you but everything that we do falls within one of the 4 pillars of our client's wealth plans.

### 1 PROCESS



1

Building net worth



2

Implementing tax-efficient strategies



3

Protecting what matters



4

Leaving a legacy

### 4 PILLARS

85 Things

For each of our clients, our [Perpetual Wealth Planning Process](#) puts every piece of the puzzle together as their lives unfold and their needs evolve. Our goal is to provide our clients the comfort of knowing that they can't outgrow our process as they'll grow alongside it and we will be there to guide them through the future.

## Our Perpetual Wealth Planning Process



Our **Perpetual Wealth Planning Process** starts with comprehensive deep discovery to help uncover any critical life events you may face in the future. Identifying what milestones you may cross can help us to plan accordingly in advance. We also want to make sure we have resources set aside for those unforeseen events that may come up. As the name suggests, our planning does not stop here and continues throughout our relationship.

Whether you:

- worry about outliving your capital,
- want to pursue a work optional lifestyle
- want to secure your family legacy
- want to ensure you have the means to check off all the items on your bucket list
- or
- just want the freedom of choice that your wealth affords you

Our Perpetual Wealth Planning process helps identify your unique needs and maps out the **strategies** to achieve your goals. As your life unfolds and your needs evolve, we help you deploy these strategies and make tactical shifts when required.

**Snow**  
Wealth Management Group



***“Wealth is not his that has, but his that enjoys it.”***

**Benjamin Franklin**

We will take as much time as needed to get to know what matters most to you while establishing a strong working and personal relationship. We have every confidence that this relationship will benefit you greatly. We have proven our value time and time again; by helping a select group of successful professionals and families realize their lifelong goals.

**Snow Wealth Management**  
TD Wealth Private Investment Advice  
700 West Georgia Street, 10<sup>th</sup> Floor  
Vancouver, B.C. V7Y 1A2  
T 604 482 2416  
F 604 482 8427  
[marley.snow@td.com](mailto:marley.snow@td.com)  
[SnowWealthManagement.com](http://SnowWealthManagement.com)

**Snow**  
Wealth Management Group



:

Disclosure: The information contained herein has been provided by Snow Wealth Management Group and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. 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. TD Wealth represents the products and services offered by TD Waterhouse Canada Inc., TD Waterhouse Private Investment Counsel Inc., TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company). TD Wealth Insurance Services means TD Waterhouse Insurance Services Inc., a member of TD Bank Group. All insurance products and services are offered by the life licensed advisors of TD Waterhouse Insurance Services Inc. Snow Wealth Management Group is part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of The Toronto-Dominion Bank. All trademarks are the property of their respective owners. ®The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.