



Personalized wealth  
management  
designed for you



Ready



## Who we are

Our mandate is to help you preserve and grow your wealth through tailored investment solutions and a comprehensive wealth strategy. At The Morton Group, dedication to exceptional client experiences, deep authentic relationships, and innovative financial strategies matched to your own risk profile & investment objectives are the foundation of our business.

For more than 40 years, The Morton Group has managed the wealth of a select group of Canadian families, professionals, trusts, and foundations. We are a multi-generation family business that has personally worked through many of the challenges and objectives we seek to achieve for our clients.

In addition to net worth preservation and tax-efficient strategies, we strive to ensure family harmony, a family legacy, and protecting what matters most. By getting to know you, your family, your business, and all that you care about, we work together to develop a comprehensive wealth strategy to help you meet your goals.

Being able to offer discretionary portfolio management, we adhere to carefully defined investment principles allowing for a disciplined approach to our portfolio construction, full transparency, and disclosure to our clients. Each household is unique in their desired goals and risk profiles, which is why we start with a comprehensive discovery conversation to identify the right type of portfolios to build out our bespoke investment solutions. Where it's appropriate, we draw on the expertise of TD Specialists who are experienced in a wide range of areas related to wealth management, including retirement planning, estate planning and trust services, insurance solutions and charitable giving strategies.

## Goals

### Your unique goals

Our integrated approach is built on years of experience. We work closely with you to identify your unique goals and lifestyle needs before creating a comprehensive detailed wealth strategy designed to help you achieve your short- and long-term goals as they evolve over time.

TD Wealth's discovery process harnesses the cutting-edge field of behavioural finance, which we use to understand your wealth personality and what influences your wealth decisions – including your financial blind spots.

### Our integrated approach

## Disciplined process



- 1 Our discovery process focuses on understanding your priorities and goals in order to better support them.
- 2 Once we understand your unique situation, we can help you develop a personalized wealth plan.
- 3 Next, we put that plan into action by constructing a portfolio that complements it. This phase involves an official onboarding as well as any account transfers required to begin implementing your plan.
- 4 Whenever your needs require specialized support, we will build a team of TD specialists who can help.
- 5 Your Advisor will stay in touch with you, keeping you up to date on what matters to you.
- 6 To ensure your wealth plan evolves as you do, we'll regularly review your priorities with you, helping you stay on track with your goals.

Redefine

We're redefining Private Wealth Management



At TD Wealth, we believe in taking the time to discover what truly matters to you. You'll have access to a team of TD specialists, who will get to know what's important to you before getting to your numbers. It's private wealth management redefined, brought to you by one of the largest private wealth service providers in Canada.

YOU	Retirement Planning	Tax Mitigation Strategies	Business Succession Advice
Customized Credit	Asset Protection Strategies	Philanthropic Planning	Private Banking

Achieve

Helping you achieve your vision of success



**Building  
net worth**



**Implementing  
tax-efficient  
strategies**



**Protecting  
what matters**



**Leaving a  
legacy**

### Building net worth

We know how important it is to build your wealth so you can enjoy life's priorities and achieve your vision for the future. Working together we can develop innovative strategies to help grow your net worth by identifying which credit strategies and investment solutions match your current lifestyle and needs. Our team of professionals can work with you to develop an effective plan to help you make your vision a reality.

### Implementing tax-efficient strategies

You've worked hard to accumulate your wealth and we want to help you to make the most of it. Working closely with you and your tax advisors, we'll create an integrated wealth strategy that will structure your investment portfolio to help reduce tax exposure and keep income available as and when you need it.

### Protecting what matters

Life is filled with uncertainty and that's why we're committed to delivering advice and solutions to help protect the things you value at every life stage. Whether through comprehensive risk strategies or connecting you with a specialist in trusts, estates and other risk mitigation products, we've got the expertise to create a comprehensive plan that's right for you.

### Leaving a legacy

You are the architect of your legacy and we can help you with the blueprint. We'll collaborate with you to identify your top priorities, from estate planning and trusts to gifting and philanthropy. Our goal? To help you optimize the transfer of your wealth.

Vision

## | Our clients

We take the time to understand what makes you unique. We establish a deep understanding of who you are by actively listening to you and gathering information on your individual goals and vision. The insight we gain from working with you is the basis on which we design your wealth strategy. We believe that developing a personalized wealth strategy is a key component to your financial success.

Unique  
individual  
successful

## | Entrepreneurs / Business owners

For years, we have helped entrepreneurs make sense of the world's ever-changing financial markets and adopt tax-effective strategies that will help them reach their goals.

Whether you are a young entrepreneur with an aggressive growth target or a seasoned business owner who wants to preserve your assets, generate retirement income and develop a sound succession plan and exit strategy, you have worked hard to build your enterprise. One of the most rewarding aspects of our work is helping business owners like you to reap the rewards of all your efforts.



## | Health care practitioners

After investing significant time, energy and money into your education and setting up your practice, you may need wealth management advice to help you manage debt, maximize your cash flow and plan intelligently for the retirement you deserve. Each person's needs are truly unique, and our goal is to offer you relevant, customized wealth advice by getting to the heart of what matters most to you. That's why we take the time to understand you, your family and your values that make up your financial DNA.

To help you build a personalized wealth strategy, we work closely with TD specialists in private banking and lending, commercial banking and lending, estate planning, wealth advisory services, legacy planning and business succession.

We provide integrated wealth services to help reduce the stress of banking, borrowing and investing so you can focus on caring for your patients and your practice.



## | Women and investing

Wealth is about much more than just numbers and figures. It's about having the power to do what's right for you and your family, the freedom to fulfill your dreams, the flexibility to invest in your business and the assurance that you're prepared for life's ups and downs. We strive to view your life through your eyes, so we can create an investment solution that matches your needs.

Our aim is to protect and grow your wealth and help you make informed decisions throughout your life. Some of the areas we can help you include:

- Separating or consolidating financial assets during a marriage or divorce
- Buying a house
- Starting or divesting a business
- Saving for your own or your kids' education
- Changing careers
- Saving for a major purchase
- Managing an inheritance
- Retirement planning
- Managing a transfer of your wealth to the next generation and your favourite charities





## | Our offering

We're here to help you achieve your goals – whatever they might be. As part of our offering, we are pleased to specialize in the following services.

Personalized  
wealth  
strategy



## | Portfolio management

Your investment portfolio should be structured to help you reach your goals. Our advisor managed offering is an option that leaves the daily investment decision-making to us, so you're free to focus on your other priorities.

Based on a personalized Investment Policy Statement, your Portfolio Manager will regularly review your investment strategy and discuss any recommended adjustments. Changes in your life, emerging economic and market trends and opportunities, as well as Portfolio performance, will guide the ongoing portfolio management process

### **The Benefits of the Privately Managed Portfolios Program**

- **Your Portfolio Manager** can invest in an open architecture framework, so they can find the investment solutions that best serve your needs.
- **Discretionary investment authority** allows your Portfolio Manager to address sudden opportunities and risks swiftly and make changes as required.
- **The TD Portfolio Management Review Committee** oversees Portfolio Managers and client accounts to ensure highest standards of service and professional investment management within the Managed Portfolios Program.
- **A single inclusive fee** for all our services which enables your Portfolio Manager to focus on driving your portfolio's success without worrying about the cost of trades.

## | Investment planning

Investment planning is one of our key strengths and the cornerstone of every wealth strategy. Our investment philosophy is rigorous, disciplined and comprehensive, with a balanced approach to wealth preservation and growth. We draw on the expertise of a variety of TD investment professionals and risk management specialists who provide our team with economic and market research. This research helps us not only manage your portfolio, but also identify the opportunities that lie in market shifts as they occur.

Your investment portfolio should be structured to help you reach your goals. At TD Wealth, you will have access to diversified and risk-balanced investment choices that aim to take intelligent advantage of market opportunities.

## | Retirement planning

Retirement is a goal that nearly everyone strives for. However, many have not fully thought through what their retirement will actually look like from a financial perspective. We can help with this.

Estimating what you will need during retirement will involve a blend of personal reflection and number-crunching. If you're between five to ten years away from retirement, now is the time to sit down with us and review your planning. We can help you estimate your spending and withdrawal patterns over the span of your retirement as well as facilitate your switch from asset accumulation to asset utilization, if applicable. It's important to look at constructing a flexible, tax-efficient cash flow to pay your fixed expenses, while having a clear sense of your discretionary spending.

## | Transfer of wealth

For many, estate planning and preparing for a transfer of wealth can be a difficult subject to discuss. People naturally shy away from talking about issues such as illness, death and their last wishes. Even if it is difficult to begin the discussion, establishing a strategy may be one of the most important things you can do for those you care about most.

We understand that it may be a complicated process. That's why we're here to help. In collaboration with TD estate and trust specialists, we can work with you to develop a customized, multi-faceted strategy to help you protect your family's wealth as you prepare for the future. We can assist with formalizing your business succession strategy and identifying strategies to help minimize future estate taxes.

## | Responsible investing

Responsible investing aims to incorporate Environmental, Social and Governance (ESG) factors into investment decisions to better manage risk as well as generate sustainable, long-term returns. This resonates with clients who, in addition to achieving their financial goals, are aligning their investments with their values to make a positive impact.

Ready

## Meet our team

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**James Morton, CIM®**  
Senior Portfolio Manager and Senior Investment Advisor  
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james.morton@td.com

James is a Senior Portfolio Manager overseeing the day to day investment decisions of the business, including due diligence oversights of external managers, and identifying product & solutions to help meet clients' financial objectives and needs. After graduating from York University, James went on to manage a property development company building and renovating several homes in Ontario. In 2009, he transitioned his career to join The Morton Group. He holds his Chartered Investment Manager designation and Certificate in Advanced Investment Advice from the Canadian Securities Institute. James enjoys spending time with his family up at their cottage and can often be found with a tool in his hands wrenching on a motorcycle or vintage car.



**Catherine Morton**  
Investment Advisor  
Tel: 416-413-3337  
catherine.morton@td.com

Catherine is an Investment Advisor charged with leading business development opportunities for the group, relationship management with TD specialists and external business professionals, and the lead driver of our client experience model. Prior to joining the group in 2020, Catherine spent fifteen years holding progressive roles in Wealth Management. She completed her undergraduate studies at McGill University and is bilingual in French and English. Catherine enjoys spending time with her family and volunteering on her children's elementary school parent council, the Board of her Neighborhood Resident's Association, and is an active member of Partners in Art.



**Tim Morton, CFA**  
Associate Investment Advisor  
Tel: 416-307-8819  
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Prior to stepping into the Associate Investment Advisor role, Tim was the founder of The Morton Group and continues to act in a senior advisory role, sharing his investment knowledge and experience from the last 40+ years with the team and our clients. He received his Chartered Financial Analyst (CFA) designation in 1993. As past Chief Portfolio Manager of a major investment firm, he has reviewed portfolio management from both the client and firms' perspective, ensuring suitability and performance metrics. Tim splits his time between Toronto, the cottage in the Haliburton Highlands and boating.

## Meet our team

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**Charles Wurtzburg, FMA**  
Associate Investment Advisor  
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Charles is an Associate Investment Advisor and acts as our team's primary relationship manager for many clients, handling a large portion of the portfolio construction, trading, and reporting.

He has worked with Tim for over twenty years and has over thirty years of experience in financial services.

Charles is an avid reader, hiker and looks forward to seeing more of the world.



**Daniel Morton, CIM®**  
Associate Investment Advisor  
Tel: 416-307-8826  
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Daniel is an Associate Investment Advisor for the team that drives a large share of the market and portfolio strategy analysis. He also manages a large portion of the portfolio construction, trading, and wealth planning.

After graduating from Western University where he played for the varsity squash team, he joined the group in 2009. He holds the Chartered Investment Manager designation, is options licensed and holds a Certificate in Advanced Investment Advice from the Canadian Securities Institute.

Daniel enjoys time at the family cottage on Paudash Lake and playing the guitar. He continues to be an avid squash player.



**Jan Andrews**  
Client Service Associate  
Tel: 416-308-9872  
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Jan is the team's Client Service Associate and the go to person for administrative solutions, day-to-day cash management, documentation, and technical support.

Before joining The Morton Group in 2021, Jan spent eight years in the Financial Service Industry providing attentive service to all his clients. He is a University of Guelph graduate, and is currently working towards his Chartered Investment Manager designation.

Jan is an avid reader and sports fan, supporting all of the Toronto Sports teams. On the weekend you can find him at the golf course or travelling somewhere new.



Helping  
you achieve  
your vision  
of success

**The Morton Group**

TD Wealth Private Investment Advice

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The **Morton** Group

**TD Wealth** |



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