Thank you for your interest in the VSI Wealth Management Group. We offer the resources and flexibility to provide you with personalized wealth planning. We do so through our proprietary VSI Wealth Planning process.

Wealth planning evolves as people pass through different life stages. Whether you are planning for retirement, selling a business, receiving an inheritance, buying a recreational property or proactively planning for your legacy, we recognize that goals and needs change as people's lives unfold. Our process allows us to prepare and react to critical financial and life events so that we can help you prepare for them.

Please call us for an initial meeting where we will discuss your financial and lifestyle goals as well as what you expect from our process. We will review information you need to know about us, our team, our practice and our approach to wealth planning. Our experience has shown us that this is the foundation of a solid long-term relationship. The following information will provide you with a brief introduction to us.

We look forward to meeting you.

Sincerely,

Russell Chew, Senior Portfolio Manager, Senior Investment Advisor **/** Tel: 604-482-8404
Anthony Chow, Senior Investment Advisor/ Tel: 604-482-8410

VSI WEALTH MANAGEMENT GROUP

Introduction to Our Team

The VSI Wealth Management Group is led by Russell Chew and Anthony Chow who both started their careers in financial services in 1989 and moved together to TD Wealth Private Investment Advice at the end of 1996.

Our team acts as the personal CFO to a select group of successful business owners and professionals who among other things, strive for both a work optional lifestyle and ensuring their family legacy. We have developed and refined a process called our VSI Wealth Plan that helps identify our client's unique needs and provides a clear path to achieving their goals. Our goal is to empower our clients to have freedom of choice and to live the life that they envision.

Our clients have told us that as a result of our process, they...

- ✓ Feel that their family is well looked after.
- ✓ Have comfort knowing that they are in a trusting long term advisory relationship.
- ✓ Experience less financial stress.
- ✓ Feel empowered to do what they want, when they want with whom they want.

TD Wealth

VSI WEALTH MANAGEMENT GROUP

RUSSELL J. CHEW, CPA, CFP®, FCSI®, CIWM, CIM
Senior Portfolio Manager, Senior Investment Advisor
Tel: 604-482-8404
Email: russell.chew@td.com

After over 25 years in the business, Russell still wakes up every day with passion and purpose. He quarterbacks the planning and execution of his client's VSI Wealth Plans and draws on his tax planning background from his time spent working at a top tier international accounting firm. As a portfolio manager, he also oversees the construction and execution of his client's investment strategies.

Russell graduated from the University of British Columbia with a business degree in Finance. He has always had a deep fascination with investments and the stock market and is always learning more each and every day. Russell holds the Chartered Professional Accountant (CPA, CA) designation as well as the Certified Financial Planner (CFP), Certified Investment Manager (CIM), Fellow of the Canadian Securities Institute (FCSI) and Certified International Wealth Manager (CIWM) designations. He also holds the General Insurance Agent Level 2 Licence issued by the Insurance Council of British Columbia and is a Life Insurance Advisor with TD Wealth Insurance Services. Russell has been providing financial services to his clients since 1989.

Russell is a fourth generation Vancouverite. His great grandfather came to Vancouver in the late 1800's to help build Canada's national railway. Every Saturday morning, Russell enjoys playing ball hockey with his old high school and university friends and he stays fit by visiting his trainer twice a week. Russell periodically still enjoys playing the keyboard with his old band and enjoys new experiences and travelling with his wife and teenage daughter.

VSI WEALTH MANAGEMENT GROUP

ANTHONY E. CHOW
Senior Investment Advisor
Tel: 604-482-8410
Email: anthony.chow@td.com

Anthony brings over 25 years of experience in the financial services industry to the team. He has developed a deep-rooted connection with his clients focused on goal-based and legacy planning. With an emphasis on understanding family and workplace balance, Anthony incorporates the team's VSI Wealth Planning process to help clients achieve financial and personal goals.

After completing his undergraduate degree from Simon Fraser University, Anthony embarked on his career in the financial service industry in 1991. During this initial period, he obtained his General Insurance Agent Level 2 Licence from the Insurance Council of British Columbia, and he is currently a Life Insurance Advisor with TD Wealth Insurance Services. Anthony focuses on building customized solutions tailored to each individual's unique needs and circumstance – balancing investment needs with estate planning needs.

Anthony has incorporated this outlook on a personal level. He wakes up daily at 4:00 AM and commutes by bicycle from his home in Burnaby. He returned to his old neighborhood 10 years ago to raise his four children along with his wife. By sacrificing a little sleep, he has been able to balance a busy work and family environment while looking after his mental and physical well-being. Spending time traveling with his family and seeing parts of the world has made him appreciate the simple things in life and how fortunate we are to live and work in Vancouver.

VSI WEALTH MANAGEMENT GROUP

BODHI NARIIWA

Associate Investment Advisor

Bodhi joined the group in 2013 and focuses on providing our clients with exemplary client service and support. She brings 20 years of experience in the financial industry to the team previously working as Sales Assistant at another major Canadian investment firm. Her credentials also include completion of the Business Finance and Investment Management Program at Langara College in Vancouver.

Bodhi grew up in Vancouver and enjoys travelling, discovering new restaurants and staying active. When not at work, she relishes her family time with her husband and son.

ANGELA **CHAN**

Associate Investment Advisor

Angela has been with the team since 2014 and provides a high level of service and administrative support to our clients. Angela has worked in the financial industry for over 15 years previously working at two leading Canadian investment firms, prior to joining the team.

Angela was born in Hong Kong and moved to Vancouver in 1989. She enjoys fitness, yoga and also loves good food. In her spare time, she loves taking long walks with her husband, watching movies and spending quality time with good friends. Angela is also fluent in Cantonese.

MAY WANG

Client Service Associate

May joined the VSI Wealth Management Group in 2018 providing client service and administrative support to our clients and the team. After graduating from Simon Fraser University, she has worked in different roles at two well-known Canadian investment management companies for 13 years.

May was born in Taiwan and came to Vancouver in 1996. She is fluent in Mandarin. When not in the office, she enjoys the company of friends with good food and wine. In the wintertime, she also loves hitting the slopes to enjoy fresh powder snow.

VSI WEALTH MANAGEMENT GROUP

Our collaboration with you

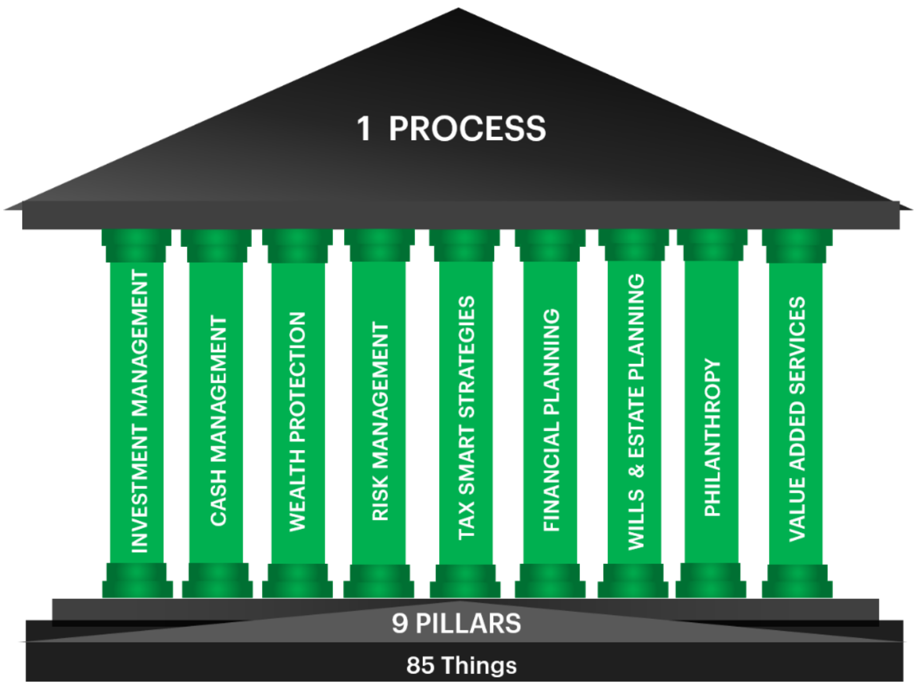
We will.....

- ✓ Treat you with the utmost respect and professionalism.
- ✓ Discuss and update your current financial information with you on a regular basis.
- ✓ Meet with you regularly to review and update your VSI Wealth Planning Binder.
- ✓ Explain our recommendations in straight-forward language.
- ✓ Keep you updated via your preferred method of communication whether by email, mail or phone.
- ✓ Act as the quarterback to your VSI Wealth Plan to coordinate the efforts of any other professionals you work with, as well as TD specialists.
- ✓ 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.

VSI WEALTH MANAGEMENT GROUP

Our Philosophy

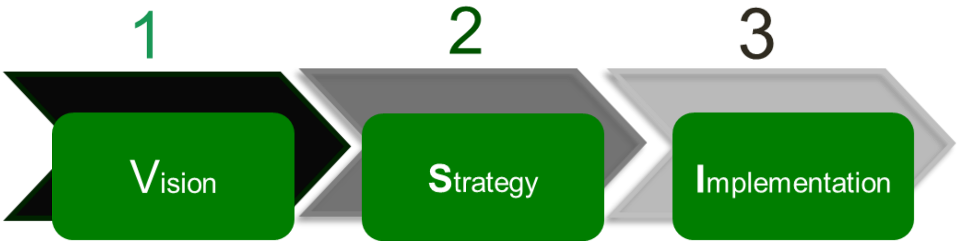
We take a panoramic approach to wealth management, and we don't just jam square pegs into round holes. Instead, we craft a personalized wealth strategy that helps address your needs and brings clarity to your situation. We may do over 85 things over the course of a lifetime relationship with you but everything that we do falls within one of the 9 pillars of our client's wealth plans, and we will collaborate with TD specialists as needed to ensure that these plans are formulated and implemented properly.



For each of our clients, our VSI Wealth Planning Process puts every piece of the puzzle together as their lives unfold and their needs evolve. Our clients can't outgrow our process, they'll grow into it as critical life events occur and their life progresses.

VSI WEALTH MANAGEMENT GROUP

Our Process



Our VSI Wealth Planning Process starts with comprehensive deep discovery. Our process gives you the confidence that we understand your unique circumstances. The result of this discovery is a Vision Statement, which is the foundation of your Personalized Wealth Plan.

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

VSI WEALTH MANAGEMENT GROUP