

Our Investment Approach



At **Windsor Essex Wealth Group**, we start with an in-depth discovery meeting to learn what matters most to you and your family or business. From there, we take a disciplined approach to building your investment strategy. We create a portfolio based on your stated goals – one tailored to your needs, risk tolerance and lifestyle.

Our proprietary asset allocation models focus on helping you generate consistent returns, while recognizing and mitigating potential risks.

These models may include stocks, bonds, exchange-traded funds (ETFs), mutual funds, separately managed accounts and guaranteed investment certificates (GICs). We utilize both active and passive portfolio management strategies and believe in tactical rebalancing as economic and market conditions change.

We take full advantage of the considerable strength and resources that TD offers, including equity research, economic analysis and the expertise of other TD Specialists.

We offer both advisory and discretionary investment solutions complemented by a full suite of wealth management strategies to help meet your needs.

Our discretionary capabilities help provide:

- The opportunity to react nimbly to take advantage of potential opportunities.
- A research-based risk management framework based on discipline and a proven process.
- The freedom that trust allows – leaving your investment decisions to us means you can live your life knowing your wealth is in good hands.

Our distinctive approach is driven by what matters most to you.

The Windsor Essex Wealth Group is most suitable for business owners and families who meet one or more of the following criteria:

- Investable assets exceeding \$750,000
- Personal Income exceeding \$150,000
- Combined family income exceeding \$250,000





Windsor Essex Wealth Group

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Commissions, management fees and expenses all may be associated with mutual fund and/or exchange-traded fund ("ETF") investments (collectively, "the Funds"). Trailing commissions may be associated with mutual fund investments. ETF units are bought and sold at market price on a stock exchange and brokerage commissions will reduce returns. Please read the fund facts or summary documents and the prospectus, which contain detailed investment information, before investing in the Funds. The indicated rates of return (other than for money market funds) are the historical total returns for the period, compounded for mutual funds, including changes in unit value and reinvestment of distributions. The indicated rate of return for each money market fund is an annualized historical yield based on the seven-day period ended as indicated and annualized in the case of effective yield by compounding the seven day return and does not represent an actual one year return. Index returns do not represent ETF returns. The indicated rates of return do not take into account sales, redemption, commission charges, distribution or optional charges, as applicable, or income taxes payable by any securityholder that would have reduced returns. The Funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer and are not guaranteed or insured. Their values change frequently. There can be no assurances that a money market fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment will be returned to you. Past performance may not be repeated.