



Helping you achieve your vision of success

Avey Wealth Management

TD Wealth Private Investment Advice
#130, 200 Quarry Park Boulevard SE
Calgary, AB T2C 5E3
Toll free: 1 (844) 831-7464
AveyWealthManagement.com

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TD Wealth | 

We see the whole you

And that's key to discovering and helping you achieve what truly matters to you and your family.

We believe in building long-lasting relationships that evolve as your needs change over time.

Whether your goals are straightforward or complex, we're dedicated to delivering tailored wealth management strategies that will help you achieve them.



Working together

Our clients

Our team works with a wide range of clients from business owners and executives to families with multi-generational needs. No matter who you are, you can count on us to help you achieve what matters most to you.

About us

TD Wealth Private Investment Advice combines the firm's best wealth advisors with a sophisticated set of investment solutions tailored to your needs. Your Investment Advisor seeks to deliver timely, proactive advice and work closely with you to make key decisions about your portfolio.



Our value to you

Our approach is built around your life's priorities. Your Investment Advisor will work closely with you to help ensure you remain on track with your goals. Having a dedicated relationship allows you to have an Investment Advisor monitoring your progress and adjusting to life events as they happen. While delivering a coordinated wealth management experience.

When we work with you, you can expect:

- In Depth Discovery
- Goal Based Planning
- Disciplined Process
- Integrated Team Approach
- Contemporary Investment Management



In-depth discovery

We begin by taking the time to really get to know the whole you.

By uncovering the values behind each of your financial goals and identifying what truly matters to you, we're able to start crafting a wealth plan that's as unique as you are.

- What are your short and long-term goals?
- What do you value most?
- What will your legacy be?



Goals-based planning

Helping achieve what truly matters to you and your family.

Our wealth solutions focus on four key areas in order to ensure we deliver a well rounded, holistic wealth experience - one that is tailored just for you.



Build net worth

We can help you build your net worth by developing effective strategies and investment solutions that align to your needs, even as they evolve.



Implement tax-efficient strategies

We can work with you to help create and structure your accounts to help reduce tax exposure while keeping income available for when you need it.



Protect what matters

By leveraging the expertise of TD specialists, we can integrate strategies to help you protect what matters to you most at every life stage.



Leave a legacy

Your legacy is important to us. We'll help you create a plan that provides for your top priorities and optimizes the transfer of your wealth.

Disciplined process

Initial Discovery
Our discovery process focuses on understanding your priorities and goals in order to better support them.

Regular Review Meetings
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.

On Going Proactive Service
Your Investment Advisor will stay in touch with you, keeping you up to date on what matters to you.



Personal Wealth Strategy Meeting
Once we understand your unique situation, we can help you develop a personalized wealth plan

Welcome to TD Wealth Private Investment Advice
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.

Meet your Team
Whenever your needs require specialized support, we will build a team of TD specialists who can help.

Integrated team approach

To ensure your sophisticated needs are supported with equally sophisticated solutions, your Investment Advisor can build a team of TD specialists who can help.

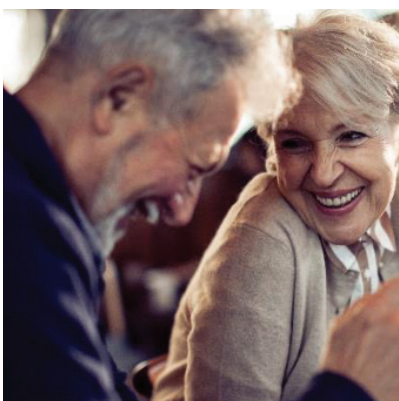


You and your family

Investment Management	Private Banking	Tax Planning	Financial Planning
Will & Estate Planning Services	Trust Officer	Philanthropic Advisory Services	Asset Protection Strategies

Investment solutions

As your Investment Advisor, we will work with you to develop your personalized investment strategy. We can provide you with access to a broad range of investment solutions to help meet your specific needs.



Understanding what is important to you

Investment Approach

- Investment Philosophy
- Asset Allocations
- Risk Management
- Due Diligence & Oversight
- Multi-Manager Strategy
- Socially responsible investing
- Alternative Investments

Solutions

- Mutual Funds, ETFs, Fixed Income, Segregated Equity & Bond Models
- Alternative Investments
- Structured Products
- Unified Managed Portfolios
- Short-term Cash Solutions
- Socially Responsible Investing

TD Wealth Private Banking

Your Private Banker understands that growing wealth often goes hand in hand with a need for more complex financial services. To help you manage your various banking needs; they offer enhanced personalized service and proactive advice when you need it most.

Tax-effective borrowing	Complex credit strategies	Cross Border Banking
Cash Management Services	Everyday Banking	U.S. and Canadian Credit Card Solutions



Specialized Services

The Wealth Advisory Services Team of specialists delivers a broad range of specialized strategies for you and your family.

Tax Planning	Estate Planning	Retirement Planning	Stock Option Planning
Philanthropic Planning	Cross Border Planning	Business Succession Planning	Risk Management/ Insurance Planning

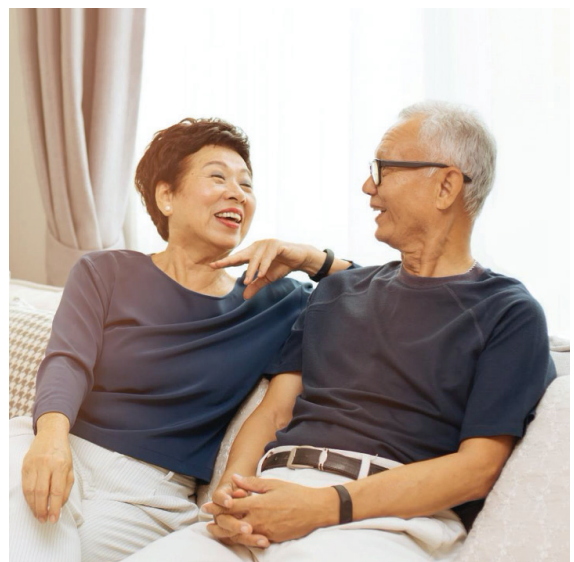


Specialized Services

Philanthropic Advisory Services

TD Wealth was the first financial institution in Canada to launch a donor advised fund in October in 2004.

Strategic Advisory Services	Philanthropic Plan Services	Private Giving Foundation	Mission and Vision Statements
Family Foundation	Charitable Giving Tax Strategies	Maximize Social Impact	



TD Wealth Private Trust

The trust and estate services team will help you take steps today to preserve and transfer your wealth for future generations.

Will and
Estate Planning

Power of
Attorney

Serve as
Trustee

Executor
Services

Trust
structure
set-up and
administration

Financial
care services
for seniors and
caregivers

Escrow
set-up and
administration



TD Wealth Insurance Services

With your wealth considerations in mind, your Estate Planning Advisor can offer insurance solutions that will aim to address your individual and unique concerns.

Terminal tax
minimization
strategies

Life
insurance
planning

Annuities and
Guaranteed
Income
Products

Tax-Deferred
Investment
Strategies

Estate
Equalization

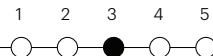
Risk
Management

Inter-
Generational
Transfer of
Capital

Critical illness,
disability and
long-term care
insurance



Our commitments to you



In collaboration with TD Specialists, we deliver well-planned, personalized solutions that help simplify the complexities of wealth.



Timely reporting



Comprehensive portfolio reviews tailored to you



A transparent approach to fees



Client Strategy Team



Ongoing planning and review

Preserving your net worth

Investment Management | Private Banking | Credit Solutions

Implementing tax-efficient strategies

Asset Structure | Tax Planning | Income Strategies | Cross Border Planning

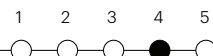
Protecting what matters

Risk Management | Wealth Planning | Estate Planning

Leaving a Legacy

Strategic Giving | Business Transition | Transfer and Trusts | Environmental | Responsible and Impact Investing

How we're different



Our principles and diversification strategy

True Diversification

To prosper in the new environment, investors need a new way to manage their portfolios. They need a well thought out wealth plan and a contemporary portfolio approach with true diversification, balancing broad asset allocation and risk-factor diversification with a deep understanding of financial behaviour.

Philosophy

Portfolio management begins and ends with a well-defined investment philosophy, a determined portfolio construction process and a robust commitment to risk management.

Asset Class

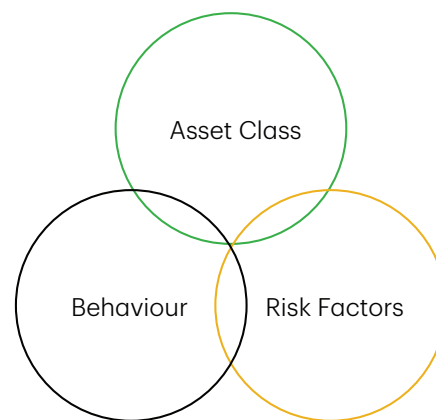
We employ a greater spectrum of asset classes including: equity, fixed income, absolute return and private capital.

Risk Factors

Just like biological organisms, investment portfolios have a kind of DNA, composed of numerous risk factors. Equity, income, volatility, liquidity, real asset and foreign exchange risk factors are some of the most important ones, and provide a new way to think about portfolio diversification.

Behaviour

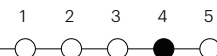
How investors make decisions is a key determinant of long-term performance. We are rational, but sometimes we rationalize. We are overconfident with things that are familiar and overcautious with things that are not. We call these behaviours, and many others, "blind spots" and we use discovery tools to help investors make better decisions by better understanding themselves.



True Diversification

A contemporary approach

A new way of thinking about risk and asset allocation



Committed to enhanced asset allocation, we build and manage portfolios that blend the best of traditional and alternative asset classes. Utilizing risk factors, we employ a greater spectrum of strategies including: equity, absolute return, private capital and real assets.

Attributes:

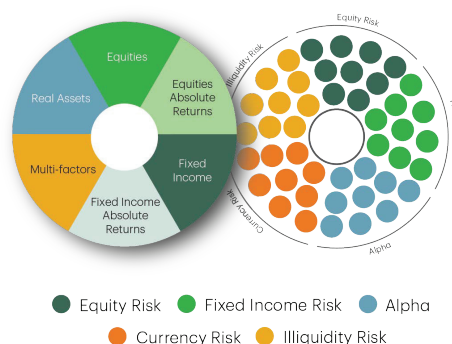
- Adheres to a proven investment philosophy
- Managed based on client goals and objectives
- Leverages TD Wealth Asset Allocation Committee
- Inspired by best practices from pensions, endowments and family offices
- Less reliant on the direction of public equity markets

Enhanced Asset Allocation

Global pensions and endowments have been rapidly shifting their investment strategy away from a traditional 60/40 approach to broad asset allocation.

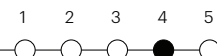
Critical Risk Factor Management

Risk-factor management is critical: minimize unintended and unrewarded exposure, while building portfolios based on outcomes, not benchmarks



Our disciplined process

TD Wealth leadership



Provides asset allocation direction and themes

- CIO
- Chief Wealth Strategist
- Senior Portfolio Manager
- Managing Directors
- Portfolio Managers
- U.S. Wealth Investment Strategist



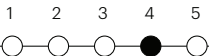
Determines class weights by investor profile

- Chief Wealth Strategist
- Head of Asset Allocation & Derivatives
- Senior Portfolio Manager, TDAM Asset Allocation
- Head of Managed Investments
- Head of Product Governance & Marketing
- Senior Macro Strategist

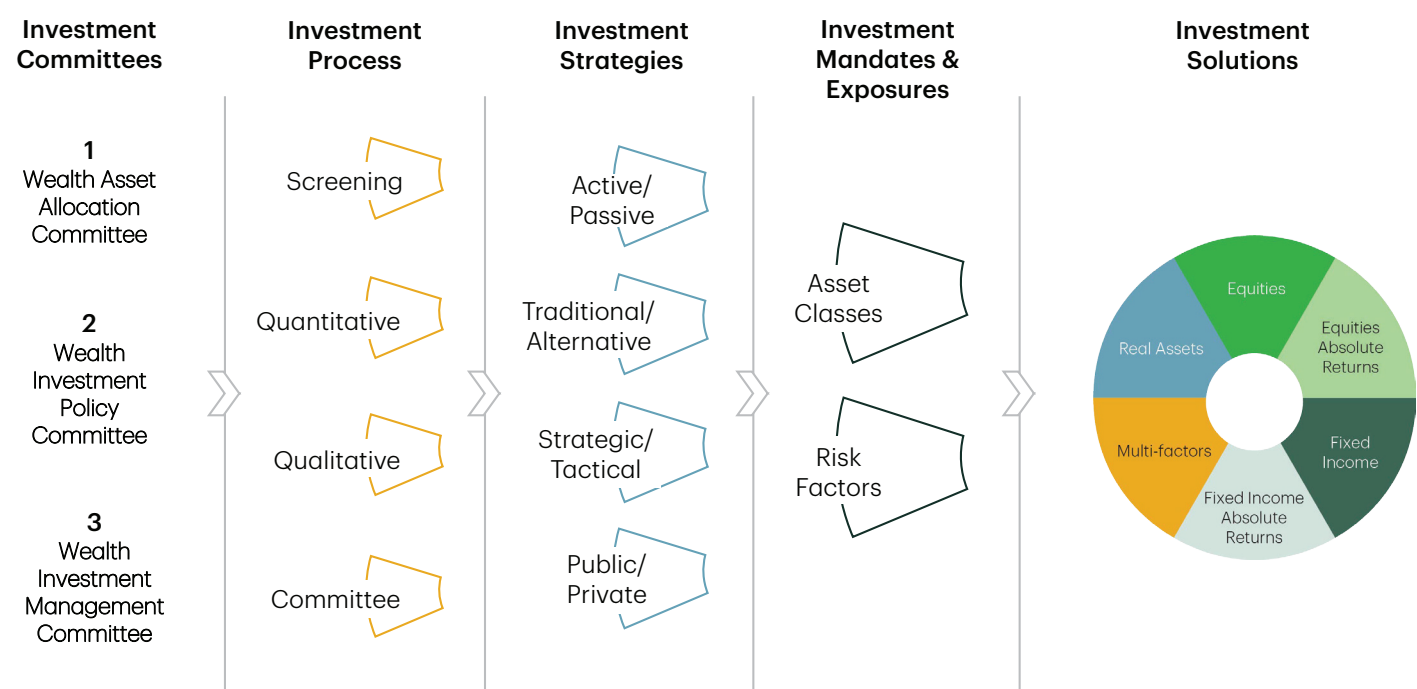
Determines risk factor allocations and selects investment products to fulfill asset mix in portfolios

- Chief Wealth Strategist
- Head of Asset Allocation & Derivatives, TDAM
- Senior Portfolio Manager, TDAM
- Head of Managed Investments, WIO
- Head of Product Governance & Marketing, WIO
- Senior Portfolio Manager, North American Equities, WIO
- Senior Investment Management Consulting, WIO
- Senior Macro Strategist, WIO
- Senior Fixed Income Strategist, WIO
- US Wealth Investment Strategies, TD Wealth
- Head of TDAM Investment Manager Research

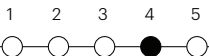
Our multi-level allocation



Enhanced allocation and risk factor diversification



Ongoing monitoring



Ongoing manager due diligence & oversight

Best-in-class investment management firms are identified from around the world with proven expertise through rigorous qualitative and quantitative analysis.



Qualitative Review
Management: *process, philosophy, people, tools, controls, frequent discussions with managers, regular evaluation against benchmarks/peers*

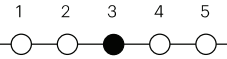
Quantitative Review
Organization statistics: *operations, business structure, assets, key personnel, client support*
Compliance: *guidelines, trading, site visits*

Identification of Material Changes
Improved or resolved: *retain*
Deteriorated or unresolved: *terminate*

Proprietary Database
Comprehensive product library built through years of research

Your dedicated team

Leadership and guidance



Derek Avey

Senior Investment Advisor

Residing in Calgary since 1980, Derek graduated from the University of Calgary with a Bachelor of Arts degree.

With over 20 years of experience in the financial industry, Derek's focus has been on helping individuals and families reach their independent financial and life goals.

Derek, with his wife Lisa and two children Matthew and Brooklyn enjoy camping, hiking and running.



Michael Vacy-Lyle

Client Service Associate

Michael graduated from the University of British Columbia in 2018 with a bachelor's degree in business management and began his journey with TD shortly after in 2019. Michael's interest in capital markets started at a young age and he is currently pursuing his CFA designation, for which he is a level II candidate.

Outside of work, Michael spends most of his time outdoors. His interests include skiing, fishing, hunting, quadding and surfing.

When we asked a few of our clients what they think of our services and overall satisfaction level they mentioned the following:



Over the past 25 years I have worked collaboratively with Derek Avey in establishing a sound investment portfolio which has performed well, even during challenging market times.

Among his many strengths was/is his ability to clearly communicate and guide me to be a little more conservative in my investment strategy. This proved to be sound advice. I have achieved well above average returns with a modest degree of defensive protection against negative market swings.

As I head into retirement, I will continue to utilize Derek's expertise in providing a strategy for maintaining principal and providing a predictable income.

Thank you, Derek for many years of commitment, and for educating me along the way!"

Dr. Tobin D. & Lisa D.

"The Avey Wealth Team provided a convenient and comprehensive review of our personal and corporate finances. Subsequent strategies and recommendations provided focus and results we were looking for in our personal investment plan. Derek and the entire TD Wealth team made the experience easy, personal, and effective. Paula and I highly recommend Derek and the Avey Wealth Management team."

Paul & Paula W.

"Derek has been the point man for our investment planning for the past 21 years. He is reliable, professional, and very trustworthy. Besides acting as our Investment Advisor, Derek has connected us with numerous individuals who have updated our wills, helped us make a plan for retirement and helped us invest in a life insurance plan. We have enjoyed meeting the team and feel secure in the knowledge that we are being well looked after. We also consider Derek to be a family friend. We have absolutely no reservations in recommending Derek and his High Net Worth Planning team to anyone."

Rob & Kelly P.

"We have been working with Derek at TD Wealth Private Investment Advice since May 2013. His leadership and strong performance have continued to grow our retirement fund and corporate accounts. Derek also introduced us to a High Net Worth Planning Team in 2017. Along with Derek's recommendations, we have met and worked with very professional and knowledgeable individuals to solidify our Wills, plan for retirement and to purchase a life insurance plan. It is exciting to see our future grow with such wonderful and committed team members! It is our pleasure to strongly recommend Derek and TD Wealth to meet your investment needs.

Wendy & Darcy M.



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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.

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The TD Wealth Asset Allocation Committee ("WAAC") is comprised of a diverse group of TD investment professionals. The WAAC's mandate is to issue quarterly market outlooks which provide its concise view of the upcoming market situation for the next six to eighteen months. The WAAC's guidance is not a guarantee of future results and actual market events may differ materially from those set out expressly or by implication in the WAAC's quarterly market outlook. The WAAC market outlook is not a substitute for investment advice.

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