TD Wealth

Making decisions that will affect your life–and the lives of those you care about–is a deeply personal experience.

At TD, we believe that each client’s needs and goals are truly unique, and that wealth advice is too important to be bought off the shelf. Our goal is to offer you the relevant, custom wealth advice you deserve–and we can do that only by fully understanding you.

In the pages that follow, you’ll learn more about how we discover what matters most to you, forming the foundation of a collaborative relationship. You’ll also learn about the complete range of services TD can offer you.

I look forward to beginning our conversation.

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A Personal Experience

Truly unique

Our clients

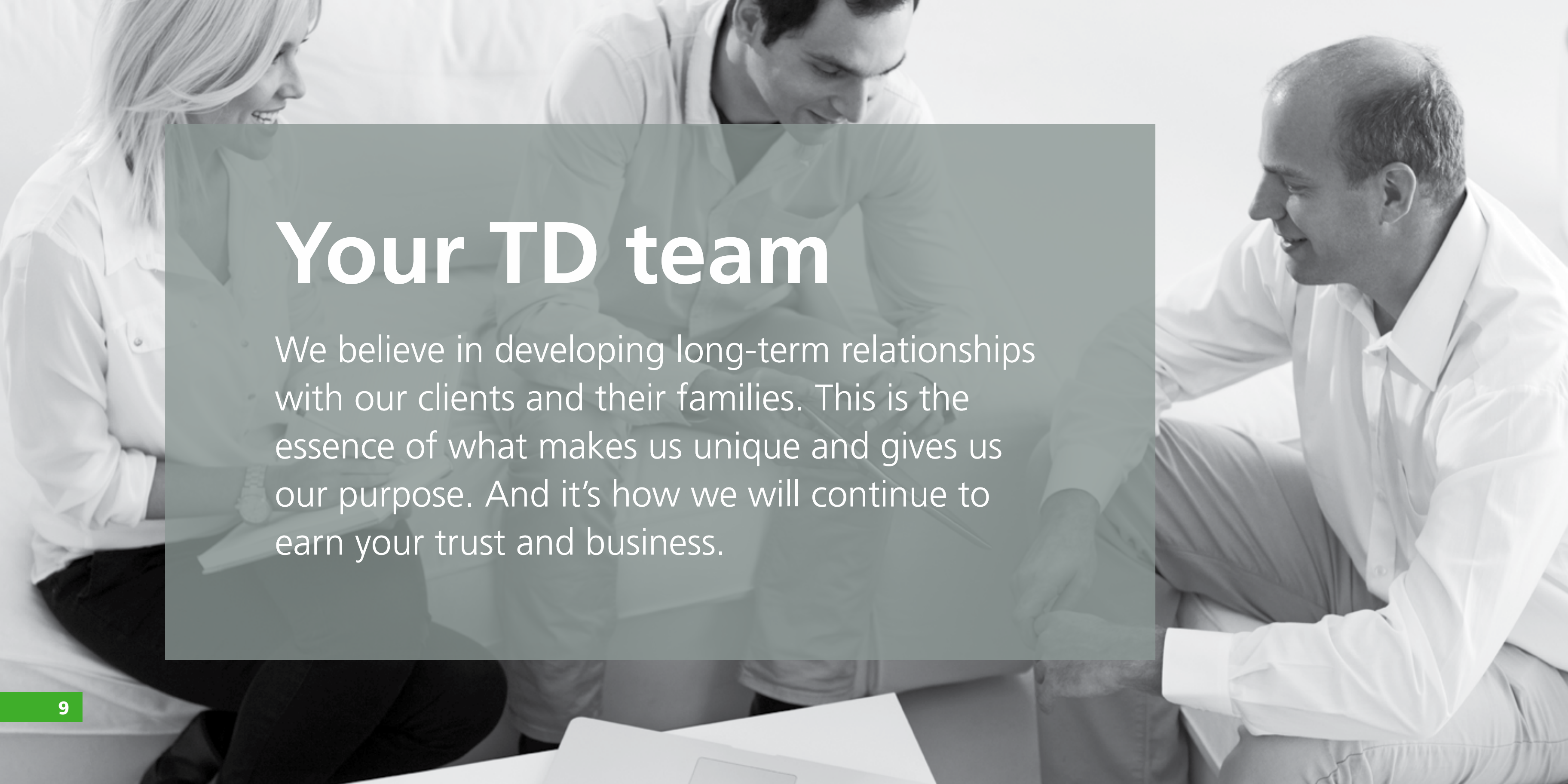
We work with individuals, families and organizations with considerable investable assets and wide-ranging, often-complex financial needs. As our clients' needs change and evolve over time, so do the services and solutions we offer. Whether you are building your career or business, or shifting into retirement, our insightful counsel, disciplined planning and effective risk management help make you more confident in your decisions, and more focused on your future.

Discovering you

What does success mean to you?

Your vision of success will be at the centre of how we work together.

We will take the time to fully discover YOU before creating a wealth strategy to help you achieve your vision of success, whatever that may look like.



Your TD team

We believe in developing long-term relationships with our clients and their families. This is the essence of what makes us unique and gives us our purpose. And it's how we will continue to earn your trust and business.

Using an integrated, team-based approach your wealth advisor will work with TD specialists to develop a strategy that meets the needs of you and your business.

Whether you need investment advice, cross-border banking services, or a business succession plan, our specialists work collaboratively to bring a full-picture perspective and tailor-made solutions to help you achieve your goals.

Integrated Team

Tailored to you

A unique approach to discovering your needs

Managing considerable wealth can be complicated. Using our distinctive approach, we seek to view your life through your eyes. With a deep understanding of your priorities, we then build a strategy rooted in your goals and based on TD's principles of transparency and trust. But we don't do this only once. It happens each time we connect, to help us to stay in tune with your needs and the needs of those you care about.

Our discovery and wealth management approach is driven by what matters most to you.

It is our goal to:

- Fully uncover the vision and values that you hold true and that are key to your plans for the future
- Engage a core team of TD specialists, as well as those you may already have in place, to contribute their expertise to design a wealth strategy unique to you
- Put your strategy into action
- Continue to review and regularly reconnect with you and those that you care about to rediscover what might have changed and how it will impact what you had envisioned for the future

Your personal wealth strategy changes as you do. Whenever you need them, our TD team of specialists is there with the breadth of their expertise to offer you:

- Retirement income planning including the use of individual pension plans and retirement compensation agreements
- Investment strategies, covering active and passive management and private equity
- Optimal tax planning, considering the use of personal or family trusts
- Liquidity forecasting and cash management planning
- Custom credit facilities to take advantage of opportunities to grow and diversify wealth
- Wealth transfer strategies
- Efficient business succession planning
- Private foundation creation and management, or other philanthropic initiatives

Preserving and growing your personal wealth

Preserve & Grow

The right solutions

Preserving and growing your personal wealth

Your portfolio can be structured to help you reach your goals. You will have access to diversified and risk-balanced investment choices that aim to take intelligent advantage of market opportunities. Choices range from traditional equity and fixed-income securities to private equity, mutual and exchange-traded funds, including target return strategies.

Asset management at TD

The asset managers at TD[2] provide the knowledge and insights of one of Canada's largest investment management firms, offering a full suite of solutions for corporations, pension funds, endowments, foundations and high-net-worth individuals. This gives our advisors access to some of the most progressive thinking around derivative-based, liability-driven investment solutions, including bond and currency overlay strategies.

Investment management

If you choose to delegate the management of your investments, an introduction can be made to an accredited portfolio manager to make day-to-day investment decisions on your behalf, using a rigorous and disciplined process. Your portfolio manager will regularly review your investment strategy and discuss any recommended adjustments in light of performance, emerging economic and market trends and opportunities, as well as changes in your life.

Investment advisory services

If you prefer to take a more active role in the management of your investment portfolio, you can work with an advisor who will assist you in creating a personalized plan designed to help you reach your financial goals. You will receive proactive advice, research and a range of investment solutions. For more complex needs, we can offer efficient access to global markets with leading market intelligence, trading expertise and customized solutions.

TD Direct Investing

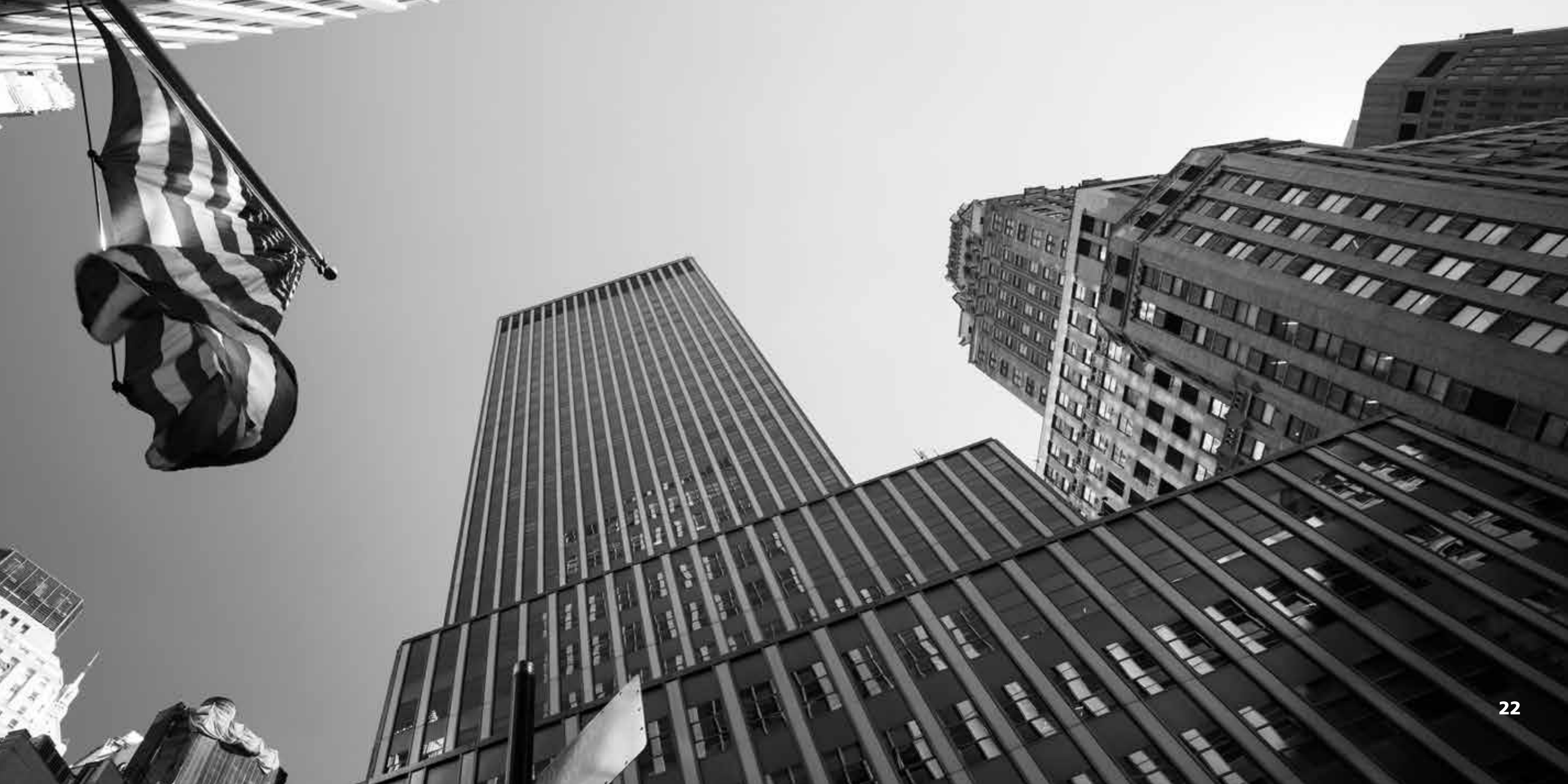
You may wish to manage all or a portion of your investments yourself using the self-directed trading services at TD[1]. You will have access to powerful trading platforms, including mobile investing, customizable investing tools, a comprehensive selection of independent market research, and 24/7 access to licensed Investment Representatives ready to answer your questions and place trades in English, French, Cantonese or Mandarin.

Confidence

Simplifying day-to-day financial management with services to meet your cross-border needs

Whether you live in the U.S. part-time or visit for shopping, business or travel, we offer a variety of cross-border banking services to meet your needs and allow you to bank comfortably on both sides of the border. Enjoy banking made easy with TD Bank®, *America's Most Convenient Bank*®:

- Dedicated private banking relationship in the U.S., making banking and credit simpler[3]
- Quick, easy access to your funds at more than 1,800 ATMs and more than1,300 locations
- Fast and convenient money transfers between your Canadian-based account at TD Canada Trust and your U.S.-based account at TD Bank®, *America's Most Convenient Bank*
- Convenient ways to pay U.S. and Canadian bills online
- U.S. mortgages[4] and U.S. credit cards[5] at TD Bank®, *America's Most Convenient Bank*
- Portfolio linking, for those with TD Bank®, *America's Most Convenient Bank*, online banking, and/or TD Canada Trust EasyWeb® Internet banking



Making life comfortable

Customized credit strategies

You may need credit to help you grow or diversify holdings, achieve a personal dream, or take the next step in a business plan. Our credit specialists will develop flexible, innovative customized solutions that take into account your specific circumstances, needs and ambitions.

Your custom credit solutions may include:

- Financing for a family trust
- Multi-collateral or cross-collateralized loans
- Leveraged investment lending
- Financing for a professional partnership or practice
- Foreign exchange hedging to help manage currency exposure

Transition Wealth

Wealth transition advice and implementation

- Estate settlement
- Establishment of trusts
- Executor and power of attorney services
- Trust administration

Integrated Estate and Trust Planning

You will likely want to plan for the transfer of your assets in a sensitive, efficient and tax-effective way. Your advisor can draw on the expertise of our estate and trust specialists to help you create an appropriate, integrated plan to distribute your assets in the way you envision. This can include aligning your will with your current financial and family situation and future goals, identifying appropriate executors and assigning power of attorney responsibilities. These specialists can provide advice on all aspects of your estate, set up trusts and take on executor and trust administration roles to help relieve your family and beneficiaries of unnecessary stress.

Philanthropy

You may wish to use your wealth to make a difference to your community and the causes most important to you. We can help you create a charitable giving plan that may include the creation of trusts, endowments or foundations and ways to use tax incentives to increase the amount of charitable support you can provide.

Private Giving Foundation

The Private Giving Foundation[6] offers a cost-effective and convenient alternative to establishing a private foundation. For example, you can create a legacy of giving for a minimum donation of $10,000.

Securing your business and your future

Secure Future

Anticipate needs

Securing your business and your future

If you're like many of our clients, a business you built or inherited is at the core of your wealth.

TD has the experience and knowledge to advise you on effective ways to meet your business-related financial goals, however complex they may be. Your private wealth advisor can introduce you to the professionals within TD to help you identify and evaluate financing strategies for you and your business.

Business banking

TD business banking specialists take the time to understand your needs and provide customized solutions, such as cash management, financing and foreign exchange services. They are committed to working with you to build a relationship you can count on every single day–a relationship that provides a solid foundation for all your business activities.

Business banking services include:

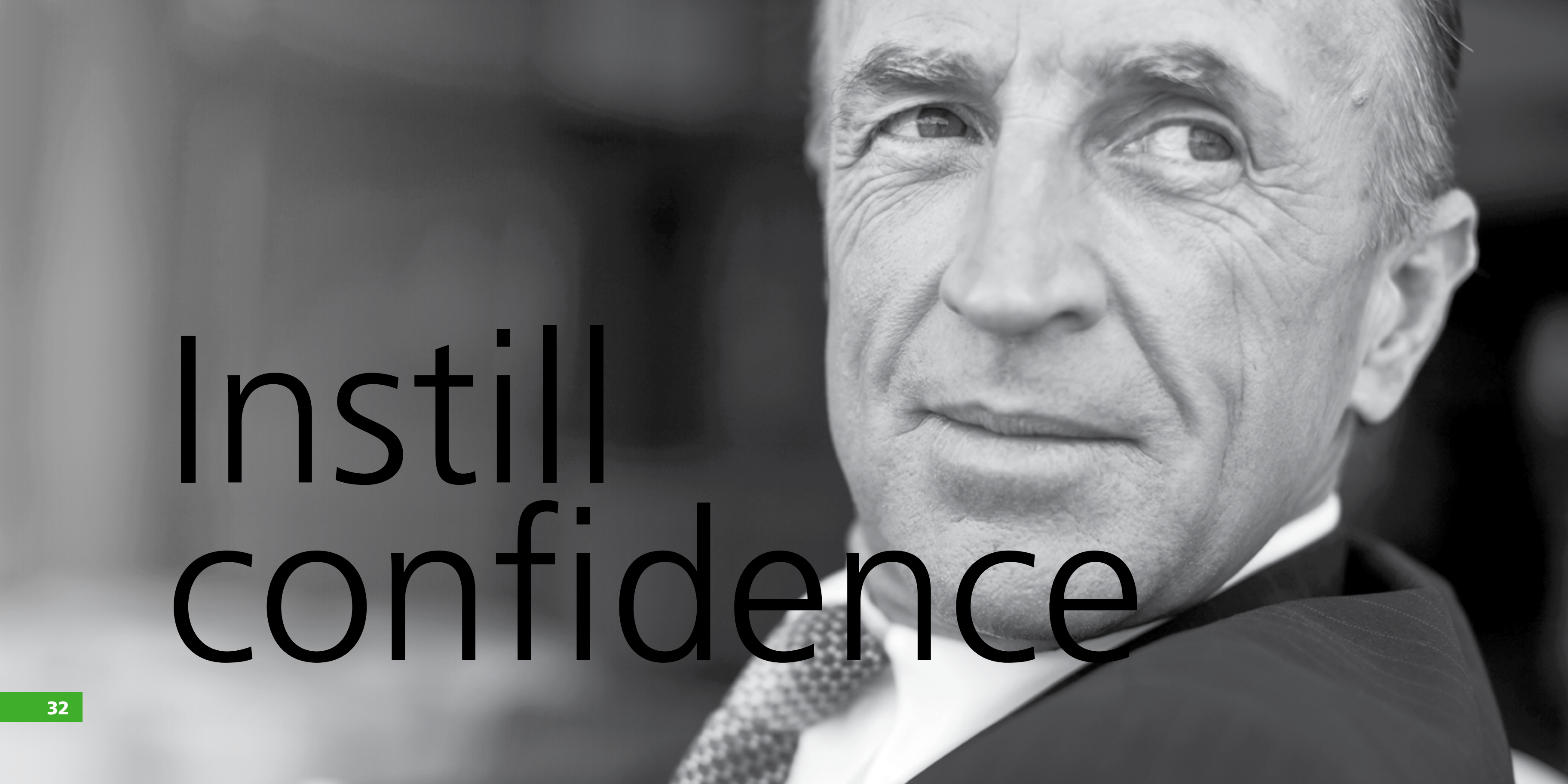
- Financing ranging from operating credit and mortgages to equipment financing and asset-based lending
- Deposit accounts, including Canadian and U.S. dollar and trust accounts as well as investment options such as term deposits and GICs
- A full suite of cash management services including payment and collections
- International services such as foreign exchange, global trade finance, and U.S. business banking services
- Employee retirement savings plans

Foreign exchange services

Foreign exchange specialists[7] will help you identify and minimize the foreign currency risks and provide market updates and advice when you need it. Whether your foreign exchange requirements are simple or complex, these specialists will work with you to help find the most suitable solutions tailored specifically to your needs.

Foreign exchange services include:

- A wide range of currencies and trade options
- Daily commentaries and access to leading economic research
- Strategies and solutions to manage foreign currency risk
- Access to a comprehensive online trading platform



Instill confidence

Investment banking

They can also help you leverage an investment portfolio to build and grow corporate assets and optimize your capital structure.

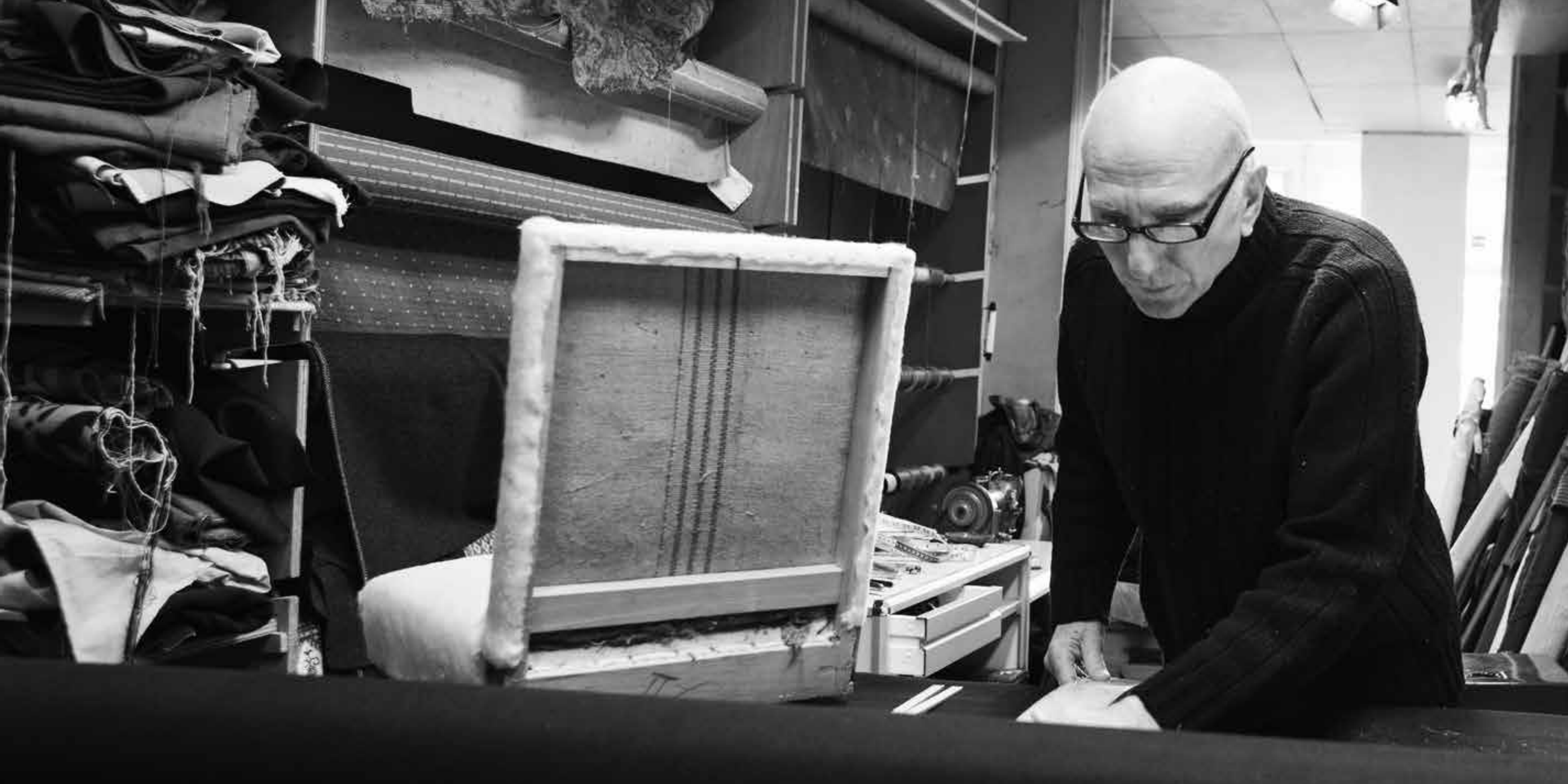
If you lead a large company and need strategic and capital markets advice and execution to help deliver shareholder value you can be introduced to the appropriate specialists in our full- service investment dealer.[8]

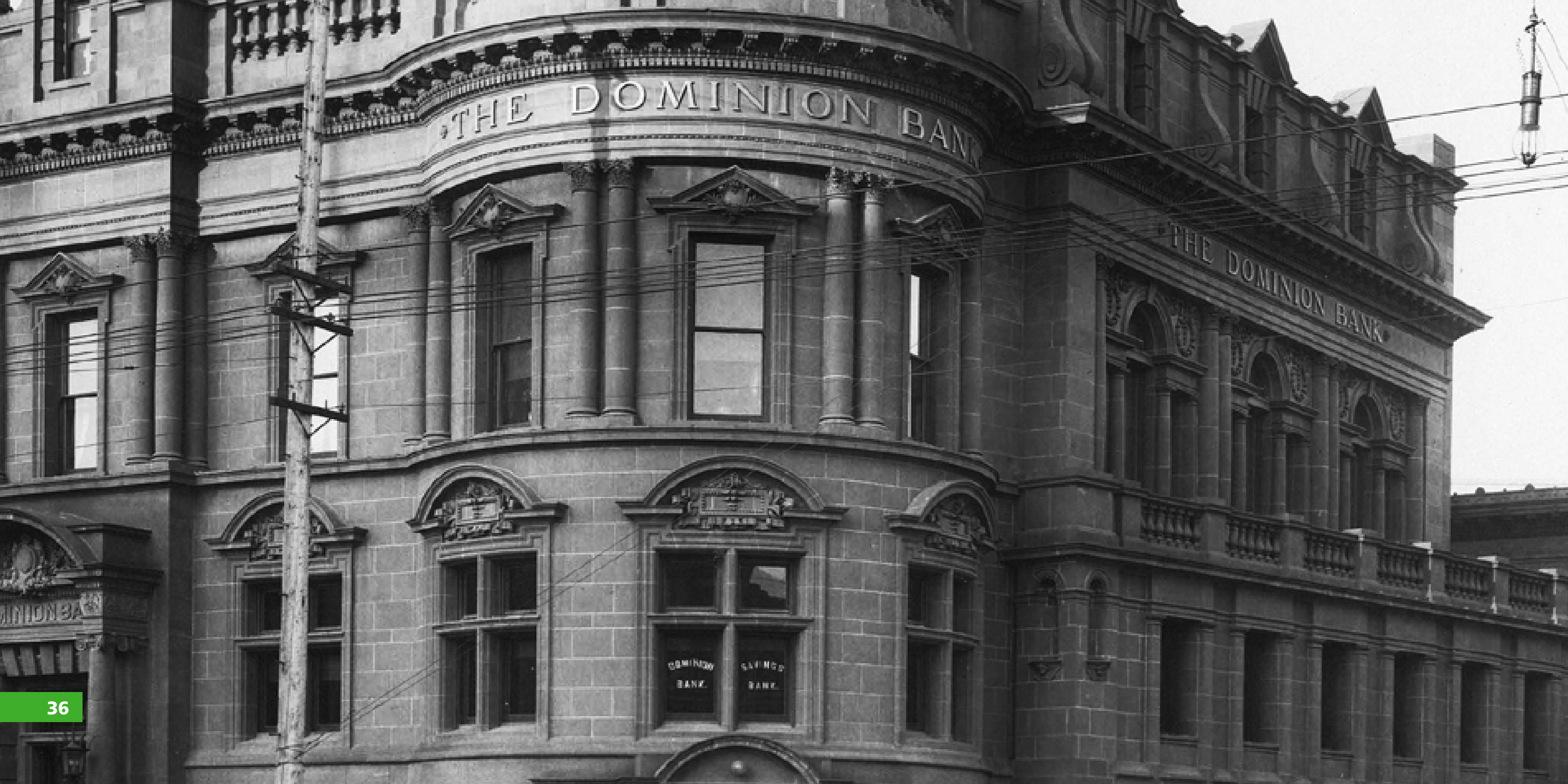
They aim to ensure you receive the right strategic advice and the capital needed to realize your objectives. Their thoughtful, seasoned professionals have a track record of consistently delivering valuable market insights and advice executing integrated solutions to complex problems on your behalf.

Initiatives may include the public or private sale of a company; the acquisition of a new division in Canada or the U.S.; mergers; equity and debt underwriting; corporate lending; foreign exchange hedging; derivatives and other capital markets products.

Transitioning your business

Selling or transitioning ownership of your company can be a complex and lengthy process. In collaboration with a business succession advisor, your advisor can help you anticipate and plan for the future on your own terms and timeline–not someone else's. Well-structured strategies can help make the sale or transition of your company easier, faster, less stressful and potentially more profitable.




THE DOMINION BANK
THE DOMINION BANK
DOMINION BANK.
SAVINGS BANK.

TD Bank Group

Over the past 155+ years, we have helped generations of our clients with their personal, family and business assets in the ways that matter to them. We've done this by building strong, transparent relationships and creating integrated, tailored solutions to help them reach their financial goals.

North American banking with a global reach

We have operations in 13 countries in North America, Europe and Asia Pacific. In North America, our banks based in Canada and the U.S. serve customers through nearly 2,500 branches and stores conveniently located across Canada, and from Maine to Florida.

We look forward to discovering what truly matters to you.

[1] Services offered through TD Direct Investing, a division of TD Waterhouse Canada Inc.
[2] The asset management firms of TD include TD Asset Management Inc., TDAM USA Inc. and Epoch Investment Partners Inc. who are all wholly-owned subsidiaries of The Toronto-Dominion Bank.
[3] TD Private Client Group is a unit of TD Wealth® in the United States, which is a business of TD Bank N.A., member FDIC (TD Bank). TD Private Client Group provides its clients access to bank and non-bank products and services. Banking, investment and trust services are available through TD Bank. Securities and investment advisory products are available through TD Private Client Wealth LLC, member FINRA/SIPC (TDPCW). TD Asset Management USA, Inc. (TDAM USA) and Epoch Investment Partners, Inc. (Epoch) are federally registered investment advisers that provide investment management services to TD Wealth. TD Bank, TDPCW, TDAM USA, and Epoch are affiliates.
[4] Subject to credit approval and other conditions. Mortgages limited to property located in U.S. state where TD Bank, N.A. has locations. Equal Housing Lender.
[5] Subject to credit approval. Applicants for a TD Bank, N.A. issued card must have a U.S. address within the TD Bank, NA footprint (PA, NY, NJ, CT, NH, ME, MA, FL, VT, DE, MD, DC, NC, SC, VA or RI).
[6] The services of the Private Giving Foundation, an independent, non-profit charitable corporation, are offered in co-operation with TD Wealth.
[7,8] Services offered through TD Securities. "TD Securities is the trade name which TD Securities Inc. and TD Securities (USA) LLC jointly use to market their institutional equity services. TD Securities is a trade-mark of The Toronto-Dominion Bank representing TD Securities Inc., TD Securities (USA) LLC, TD Securities Limited and certain corporate and investment banking activities of The Toronto-Dominion Bank.
TD Wealth represents the products and services offered by TD Waterhouse Canada Inc. (Member – Canadian Investor Protection Fund), 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 Bank, America's Most Convenient Bank is TD Bank, N.A., a wholly-owned U.S. subsidiary of The Toronto-Dominion Bank. Member FDIC. Accounts issued by TD Bank, N.A. are not insured by Canada Deposit Insurance Corporation. TD Canada Trust does not provide service on TD Bank, N. A. products.