TD Wealth

Private Wealth Management

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 are truly unique. Our goal is to offer you the relevant, customized 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 range of services TD can offer you.

We look forward to beginning our conversation.

Your advisor is your access point for a full range of personalized services to help you meet your financial goals

Whether you need investment advice, cross-border banking services, a business succession plan, or a wealth transfer strategy, our TD team of specialists will work collaboratively to help you achieve your goals.

Our distinctive approach is driven by what matters most to you

Managing considerable wealth can be complicated. Using our distinct approach, we seek to view your life through your eyes. With a deep understanding of your priorities and values, we then build a strategy rooted in your goals. But we don't do this only once. It can happen each time we connect, to help us stay in tune with your needs.

Discover → Plan → Implement → Manage and Review

Investment Management

If you choose to delegate day-to-day investment decisions, we can connect you with an accredited portfolio manager who will work with you to design a customized investment policy statement and personalized plan to help you reach your financial goals.

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Investment Advisory Services

If you prefer to take a more active role in the management of your investment portfolio, you can work with an investment advisor who will assist you in creating a personalized plan designed to help you reach your financial goals.

TD Direct Investing

Manage all or part of your investments yourself with the self-directed trading services at TD[1]. Take advantage of our powerful trading platforms, independent market research, and 24/7 access to licensed investment representatives who can assist you in a wide variety of languages.

Asset Management at TD

The asset managers at TD[2] provide the knowledge and insights of one of Canada's largest investment management firms, giving our advisors access to some of the most innovative thinking around.

Your wealth strategy changes as you do

As your needs evolve, so will the services and solutions we can provide. We'll be in touch with you on an ongoing basis to provide you with advice and information relevant to your unique financial journey. And when you need advice, we'll be there with the breadth of our expertise and the personalized attention you deserve.

Making life comfortable

It’s another way we help you achieve what really matters to you

Tailored banking products and services for all your financial needs.

Your team can recommend a wide selection of banking products and services for your unique needs.

- **Comprehensive Banking Solutions:** Private Banking accounts[3] with unlimited transactions and no ATM fees, plus mortgage appraisal and RSP/RIF fee rebates.
- **Annual fee rebate:** Full rebate[4] of the annual fee for a TD First Class Travel® *Visa Infinite** Card.
- **Cash management solutions:** Overdraft protection, competitive rates, and discounts on deposits.
- **Currency solutions:** Foreign currency deposits and hedging.
- **Credit:** Access to specialized credit, including investment loans, holding company credit facilities and guaranteed letters of credit.
- **Cross-border banking:** Simplified cross-border banking, including accounts, money movement, U.S. mortgages, and credit cards.
- **Will and estate planning:** Comprehensive estate planning, from will reviews and wealth transfer strategies to philanthropic planning, and the establishment and management of trusts.

[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 Wealth Private Banking products and services are offered by The Toronto-Dominion Bank.

[4] Annual Fee rebate offer applies only to new TD First Class Travel *Visa Infinite* Accounts (the "Accounts") for each year that the Account is open and in good standing and only for the Annual Fee for the Primary Cardholder of the Account. Annual Fee for any Authorized User Cards opened on the Account will continue to apply. Limit of one (1) offer per Account. We reserve the right to limit the number of Accounts opened. Other conditions may apply. This offer may be changed, extended or withdrawn at any time without notice and cannot be combined with any other offer unless otherwise indicated.

TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

TD Wealth Private Wealth Management represents the products and services available through TD Wealth Private Investment Advice (a division of TD Waterhouse Canada Inc., – Member of the Canadian Investor Protection Fund), TD Wealth Private Investment Counsel (offered by 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).