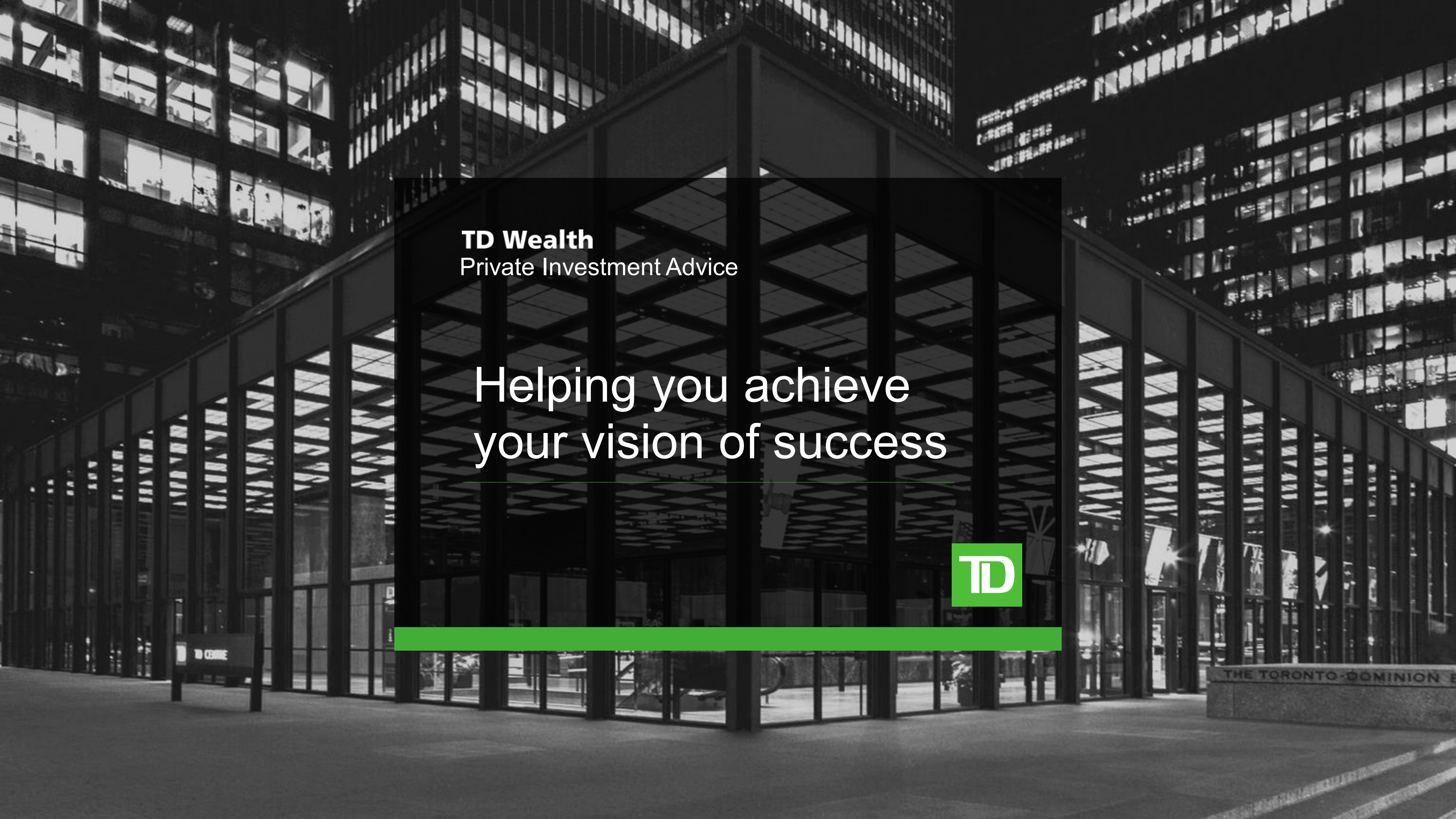


TD Wealth
Private Investment Advice

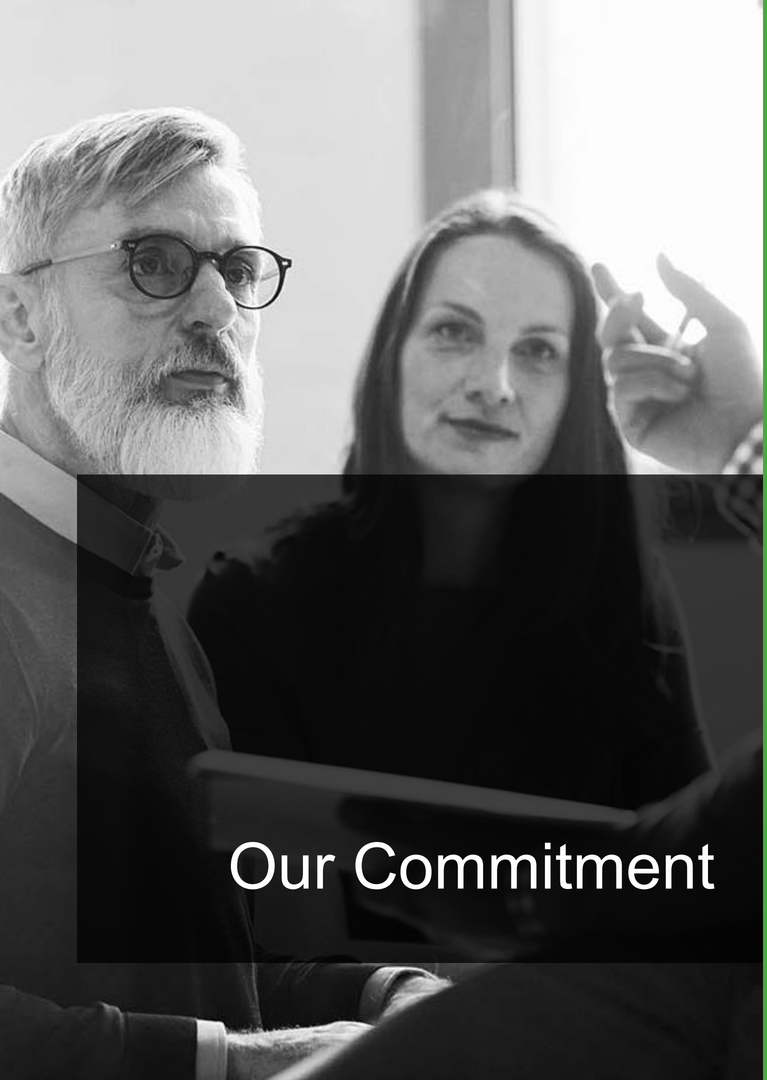
Helping you achieve your vision of success


Build net worth


Implement tax-efficient strategies


Protect what matters


Leave a legacy



Our Commitment

We're committed to fully understanding your vision and values, and providing what you need to help you feel confident and in control when it comes to your complete wealth picture

When you work with us, you'll receive:

- The opportunity to participate in a proprietary online and in-person that will help us understand what truly matters to you
- Exceptional services delivered by a dedicated TD Advisor who can connect you to specialists with the expertise to help design your custom wealth plan
- Goals-based planning that ensures your wealth plan reflects your individual vision of success – and changes as you do
- Competitive fees and easy-to-understand information about our fee structure


TD Wealth
Private Investment Advice
Our people: Your team
TD

Your Team

Let's get started

TD Wealth Private Investment Advice
79 Wellington Street West, 10^{th} Floor
Toronto, ON M5K 1A1
Toll free: 1 (800) 563-5095

Mario Barbaro, CFP$^{®}$, CIM$^{®}$, FSCI$^{®}$
Vice President,
Portfolio Manager & Investment Advisor

mario.barbaro@td.com
(416) 308-4192
http://advisors.td.com/mario.barbaro/

Mario Barbaro values building client relationships based on trust and integrity by striving to provide focused attention to your wealth considerations. Since joining TD Wealth Private Investment Advice in 2005, Mario has worked with families, professionals, and entrepreneurs toward identifying and achieving their financial goals. He takes a team approach to serving his clients, working with other TD Specialists in the areas of trust and estate planning, banking and credit management, insurance, and business succession planning.

Having obtained the Certified Financial Planner (CFP$^{®}$) and a Chartered Investment Manager (CIM$^{®}$) designations, Mario can deliver a comprehensive range of investment & retirement planning strategies tailored to your unique needs. Mario is also a licensed insurance advisor with TD Waterhouse Insurance Services Inc. as well as holds a Fellow of the Canadian Securities Institute (FCSI$^{®}$) designation.

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Associate Investment Advisor

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Client Services Associate

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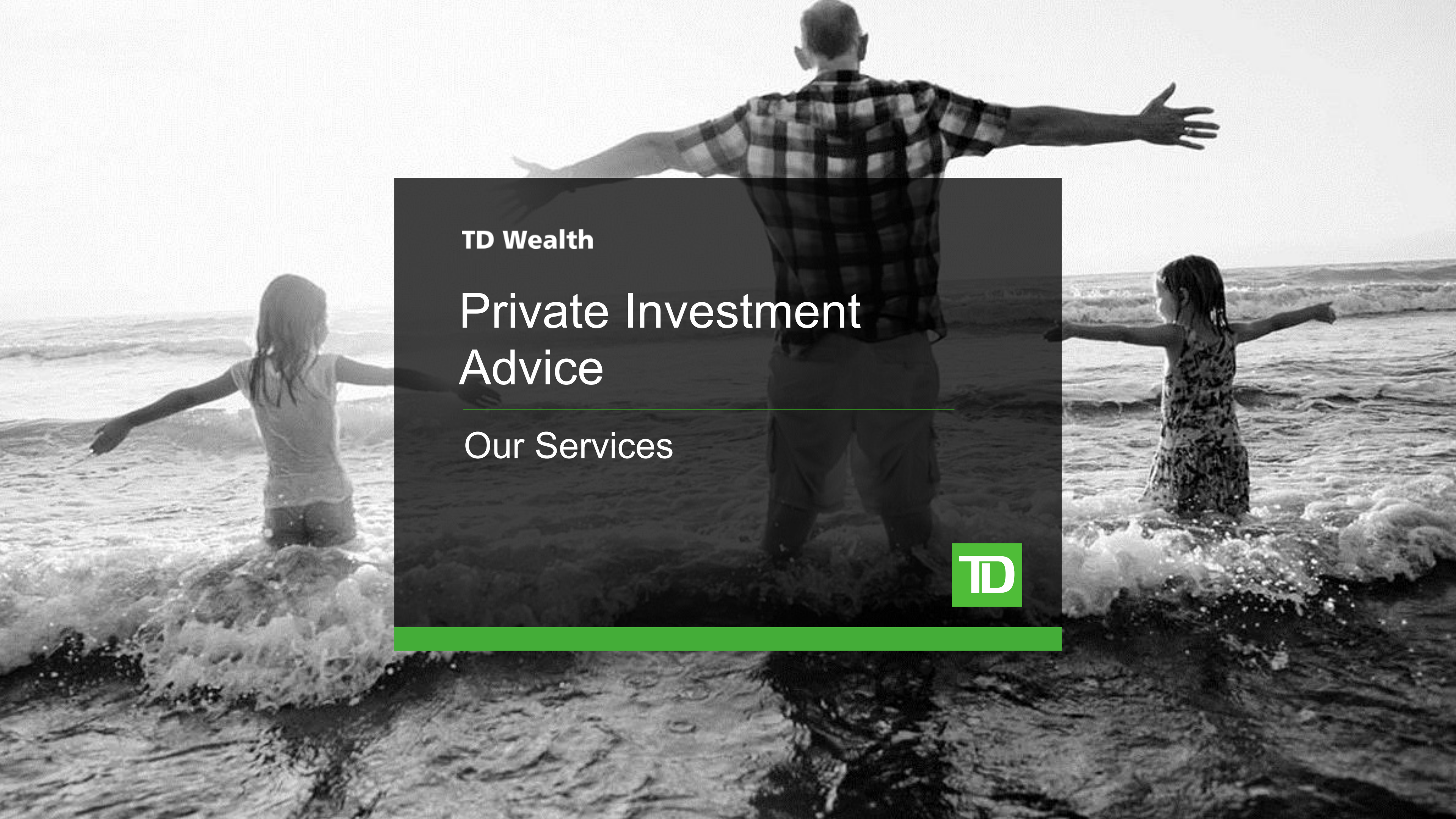
(416) 982-6823

Barbaro Advisory Group



TD Wealth

Private Investment Advice

Our Services

Our Services

Based on your specific needs, will build a team of specialists around you to help achieve your vision of success

Our Services

- We believe in leveraging our broad expertise to design and implement your investment and wealth plan. In collaboration with other TD Specialists, we offer a range of resources and services to help you reach your goals

- 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

- Goals based investing: we believe that each of your unique goals deserves a dedicated investment strategy

Investment Strategies	Banking and Credit Management
Retirement Planning	Protecting Your Assets
Tax Management	Passing on Your Wealth
Education Funding	Business Succession Planning
Planning for Major Purchases	Charitable Giving

Wealth Advisory Services

The Wealth Advisory Services team are dedicated specialists delivering a broad range of services for you and your family, including:

- Canadian and U.S. tax-mitigation strategies
- Business succession planning
- Comprehensive estate planning
- Tax-smart philanthropic options

Wealth Advisory Services

In Collaboration with our TD Specialists

Domenic Tagliola

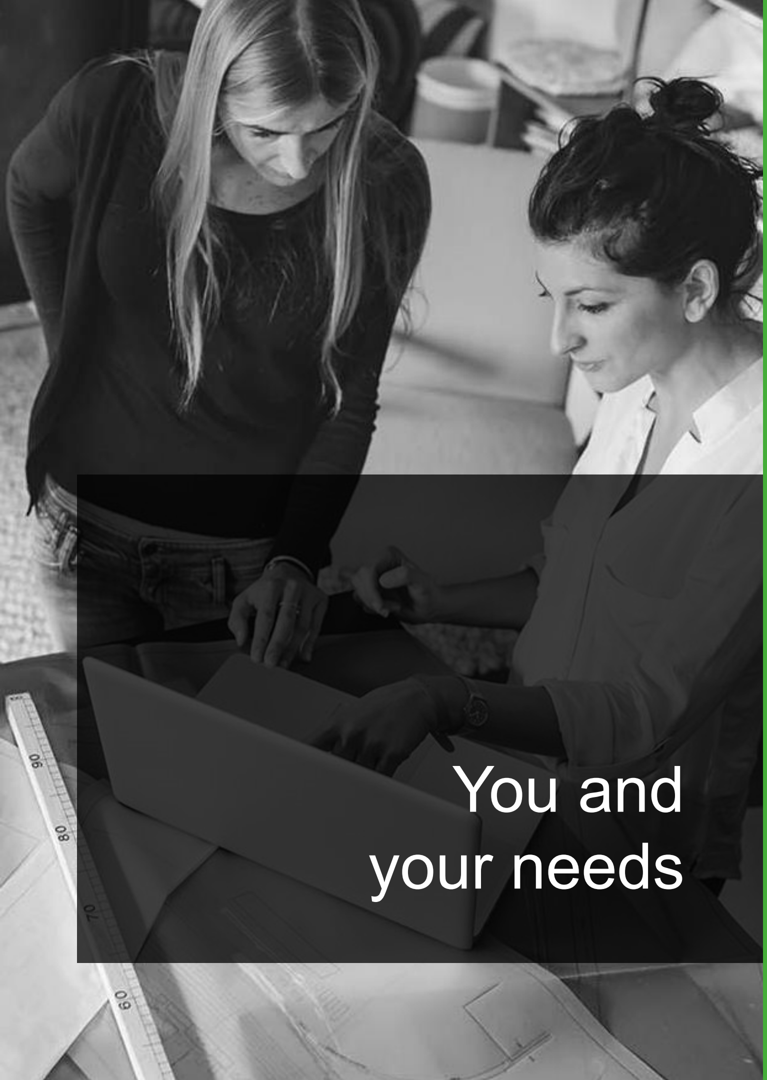
Tax & Estate Planner,
Wealth Advisory
Services

- You will likely want to plan for the transfer of your assets in a sensitive, efficient and tax-effective way. We 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

Dale Durand

Business Succession
Advisor,
Wealth Advisory Services

- Selling or transitioning ownership of your company can be a complex and lengthy process. In collaboration with a business succession advisor, we can help you anticipate and plan for the future on your own terms and timeline. Well-structured strategies can help make the sale or transition of your company easier, faster, less stressful and potentially more profitable



You and your needs

At TD Wealth Private Investment Advice, we believe in building long-lasting relationships that evolve as your needs change over time

Whether your needs are straightforward of complex, we're dedicated to delivering tailored, comprehensive, wealth management strategies, all with our personalized, client-focused service.

TD Wealth

Private Investment Advice

Our Approach

A unique approach to discovering your needs

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

Understand | Plan | Implement | Manage and Review

Our discovery process

We will take you through a unique discovery process that uses behavioural finance theory to uncover the values behind your personal vision of success and help determine what truly matters to you

- What do you want to accomplish this year?
- What are your goals?
- What do you value?
- What will your legacy be?
- What is most important to you?
- How do you feel about wealth?
- What are your priorities?

TD Wealth

Private Investment Advice

Our Investment Philosophy

Our Investment Philosophy

Our mandate is to help preserve and grow your wealth through our tailored investment solutions.

Our portfolios are guided by an investment philosophy based on understanding your goals, disciplined planning, insightful advice and effective risk management. This philosophy helps us ensure strong and stable growth of your assets in a wide range of market conditions.

Risk Priority Management

Focused on client goals
Properly places investor goals and needs ahead of "benchmark" performance

Reduced volatility
Reduces the reliance on interest-sensitive low-return/high-risk investments to protect against expected volatility

Consistent returns
Aims to deliver consistent returns with less pain: lower losses, less often, and for shorter periods of time

Enhanced asset allocation
Enhances the traditional asset-allocation process, which is full of equity risk and rising correlations

Proper diversification
Provides the foundation for a properly diversified portfolio

Lets take the next step together

Contact us today to schedule a consultation

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M5K 1A1

Visit our website

http://advisors.td.com/mario.barbaro/

Disclaimers

Barbaro Advisory Group is comprised of Mario Barbaro (Vice President, Portfolio Manager & Investment Advisor), Justin Cal (Associate Investment Advisor) and Susan Chou (Client Service Associate) and is a part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. The information contained herein has been provided by Mario Barbaro, Vice President, Portfolio Manager and Investment Advisor and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.

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