Premier Managed Portfolios

Leading money managers. Exclusively for you.

Give yourself more time

for what is truly important to you,

secure in the knowledge that your investments

are being expertly managed.

Premier Managed Portfolios – superior money managers and investment advice

At TD Waterhouse® Private Investment Advice[1], we're committed to understanding your needs and providing a range of investment solutions to meet them.

Premier Managed Portfolios is a prime example. This innovative program is specifically designed to appeal to successful individuals who are seeking access to the finest professional money management, investment planning and advice.

The key reason our clients invest through Premier Managed Portfolios is to ensure access to several top-echelon money management firms – companies that have risen to the top by catering to pensions, foundations, and other institutional investors – global leaders whose services are normally beyond the reach of individual investors.

But there are many other reasons why this approach to investing will be advantageous for you. Specifically, the program –

- Is based on your relationship with your TD Waterhouse Investment Advisor, who helps you clearly define your investment goals and design a portfolio aimed at meeting or exceeding your expectations
- Gives you more time by taking care of the day-to-day decision-making about your portfolio
- Allows you to retain direct ownership of all securities in your managed portfolio for the greatest personal flexibility and effective tax planning opportunities
- Provides monthly and quarterly comprehensive and analytical statements
- Permits you to monitor the activities, decisions and transactions carried out on your behalf
- Offers an all-inclusive fee structure, incorporating competitive pricing, simplicity and predictability
- Provides a portfolio tailored to your goals and requirements – with investment strategies modified, as necessary, if your circumstances change

Some of the world's finest investment managers – carefully chosen

Premier Managed Portfolios employs some of the world's finest investment managers. Each of the independent investment management firms involved in the program has a well-established profile in the global financial industry. In selecting these managers, we carefully evaluate a variety of key factors which are essential to building – and maintaining – a reputation for excellence.

To ensure that we are making the best investment managers available to you, we insist upon organizations that have –

- Earned strong reputations for delivering superior results
- Demonstrated a disciplined strategic approach to investing
- Maintained a committed focus on what they do best
- Exhibited solid business growth with ethical management and practices

We have assembled a global group of investment managers of exceptional calibre. At the same time, because we recognize that current – not past – results are what count, we continuously monitor their performance. We also constantly assess potential additions to our roster from among the few firms which emerge as leaders around the world.

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Personal flexibility – the benefits are substantial

Some financial programs believe in a one-size-fits-all philosophy. But not Premier Managed Portfolios. In fact, flexibility is one of the program's guiding principles.

To begin with, all of your investments are segregated, so that – unlike mutual funds – you have direct ownership of the individual investments and much more control. This means that we can take special circumstances into consideration when recommending your mix of managers, direct you away from specific investments according to your individual needs, and truly customize your portfolio.

Greater flexibility can also add up to increased tax efficiency, a critical consideration when planning your investments. That's because there are no collective calculations. As an investor, you will establish your own cost base for each security at the time of purchase. Together, we can decide on the best time to take capital gains or trigger capital losses to offset gains. We'll work with you to develop and implement an effective investment tax strategy.

Your Investment Advisor can take special circumstances into consideration when recommending your mix of managers.

Customized statements keep you informed – completely

Regular statements for your Premier Managed Portfolios are designed to ensure that you understand the activity in your account and the rationale behind the key decisions that affect your financial performance. Your statements will include –

- Comprehensive, consolidated reporting of your Premier Managed Portfolios account
- Commentaries from leading financial experts that keep you aware of the forces that shape the investment landscape and explain your portfolio in the context of current market conditions
- Detailed transaction reporting, including all daily activity in your account
- Rates of return calculated and reported so that you'll know precisely how well your investments are doing
- Easy-to-read charts and graphs which show at a glance how your investments are allocated and performing

A predictable fee structure adds value

With Premier Managed Portfolios, you'll know exactly what you're paying for the comprehensive services you receive. We will explain the straightforward fee structure and you can be confident that it will cover all aspects of the program including the advice of your Investment Advisor, the work of the money managers, and all trading and custody costs.

Management fees for non-registered plans may also qualify as a tax deduction. Your tax advisor can provide information specific to your situation.

A portfolio that's uniquely yours – from top to bottom

With Premier Managed Portfolios, you are offered a customized approach to investing. From the moment you first sit down with us to the establishment of your portfolio and ongoing monitoring and maintenance of your investment, all of our efforts are dedicated to creating a truly individualized solution for you. The process is systematic and designed to simplify the steps towards a solid financial plan –

1. Together we agree upon a personalized, written investment plan and strategy based on your objectives, expectations, income needs, liquidity requirements and other personal factors.
2. With this road map established, we help you determine the most appropriate allocation of invested assets and recommend the appropriate managers to put your plan into action.
3. On an ongoing basis, we compare your overall portfolio performance against your objectives and recommend changes where necessary.

The result is a portfolio that has been truly personalized to meet your specific needs, now and in the future.

From the moment you first sit down with us to the establishment of your portfolio, all of our efforts are dedicated to creating a truly individualized solution for you.

Your Investment Advisor brings it all together

There is a wealth of information, tools and expertise within Premier Managed Portfolios. The challenge is to ensure that you are able to take the greatest advantage of these resources at all times.

It is a challenge TD Waterhouse Private Investment Advice is well-equipped to handle. No one else knows you, this program, and the economic and market environments as well. We will be there to provide you with truly objective advice, continually meeting the standards of performance and service that you expect.

As your key point of contact and a trusted source of investment advice, your Investment Advisor can be relied on to remain focused on your best interests and provide highly personalized investment solutions.

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Talk to us about Premier Managed Portfolios today

If you want to make the most of your time and delegate the day-to-day affairs that determine your financial future to a team of experts, it's likely TD Waterhouse Private Investment Advice Premier Managed Portfolios is right for you. With it, you will enjoy –

- The support and dedication of a qualified TD Waterhouse Investment Advisor who understands your investment goals and is working on your behalf
- Access to an elite group of money managers
- The freedom to manage your investments on an individual basis
- Comprehensive reporting and analysis
- A personalized investment plan reflecting all of your financial needs

Spend less time managing investments, and more time enjoying life.

Make an appointment today – and discover the feeling of confidence that comes from knowing you have the benefit of the best in investment guidance.

For more information, contact your TD Waterhouse Investment Advisor or call TD Waterhouse Private Investment Advice at 1-866-280-2022.

[1] TD Waterhouse Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member CIPF.

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