



Managed Assets Program (TD MAP)

All-in-one portfolios
actively managed by one
of Canada's leading asset
managers.¹



Your path to confident investing starts here

With TD MAP, you get:

- All the expertise of one of Canada's Leading Institutional Asset Managers¹.
- A diversified mix of investments across professionally managed portfolios.
- The option to choose the portfolio that aligns with your investment goals, risk tolerance and financial aspirations.

TD Managed Assets Program

TDAM's expertise through a selection of professionally managed portfolios

In a Nutshell, TD MAP portfolios



Are **all-in-one**, asset allocation portfolios that are actively managed, offering investors a one-decision diversified investment solution



Can offer a core holding solution, with **flexibility** to customize individual accounts, complementing investors broader portfolio goals



Are globally **diversified** and aimed at driving strong risk-adjusted returns



Have a “fund of funds” structure, investing primarily in a mix of underlying mutual funds



Offer a suite of **solutions** with various risk profiles to help meet the needs of a wide array of investors



Offer a strategic mix of mutual funds by TD Asset Management (TDAM)



An Evolution in Asset Allocation

Traditionally, risk levels within portfolios are determined by the allocation to equity or fixed income, and portfolios are constructed with this in mind. However, as financial markets evolve, it is increasingly important to be mindful of the correlation between asset classes.

At TDAM, we build MAP portfolios based on detailed risk analysis by looking beneath the surface of each asset class.

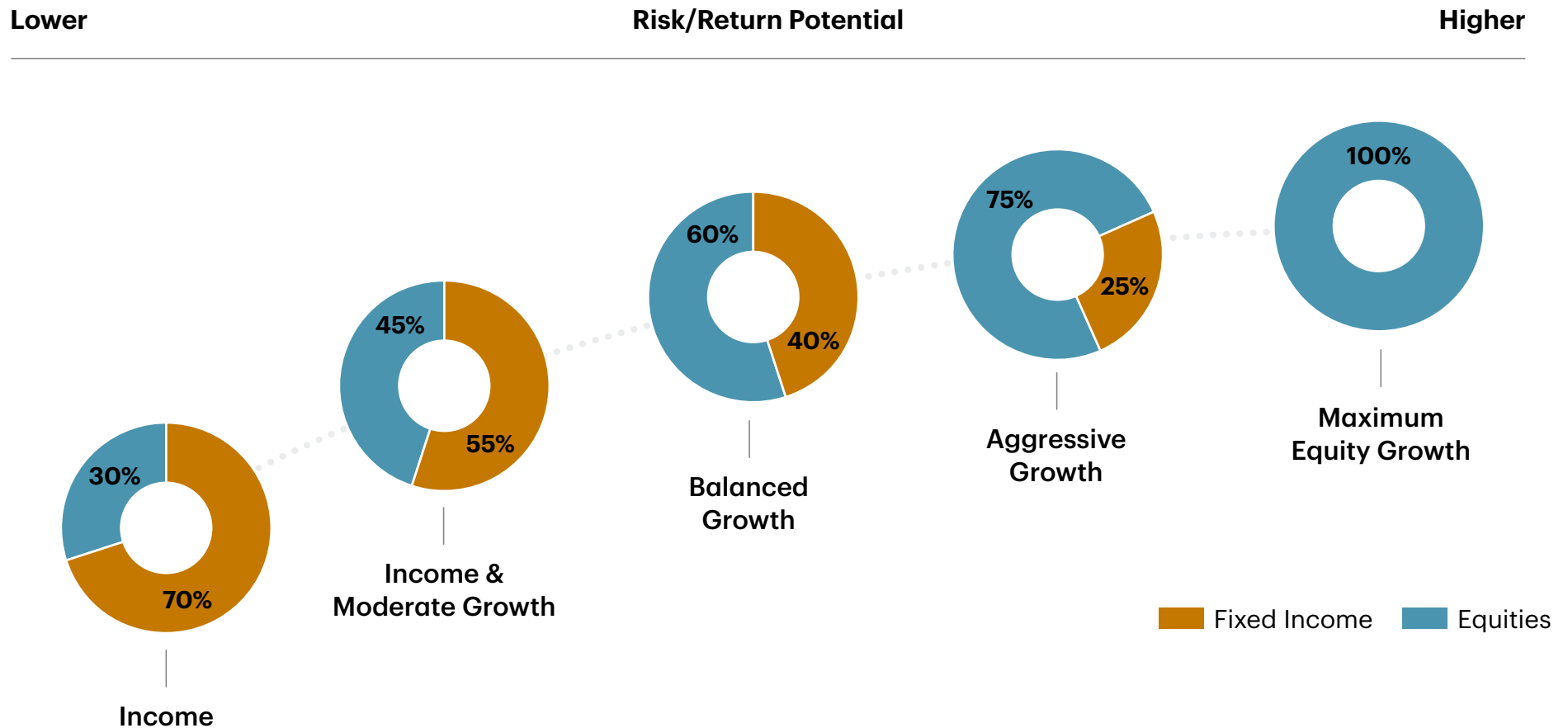


A range of solutions

Choose the one that is right for you

TD MAP offers a range of portfolios to help meet the needs of a variety of investors —

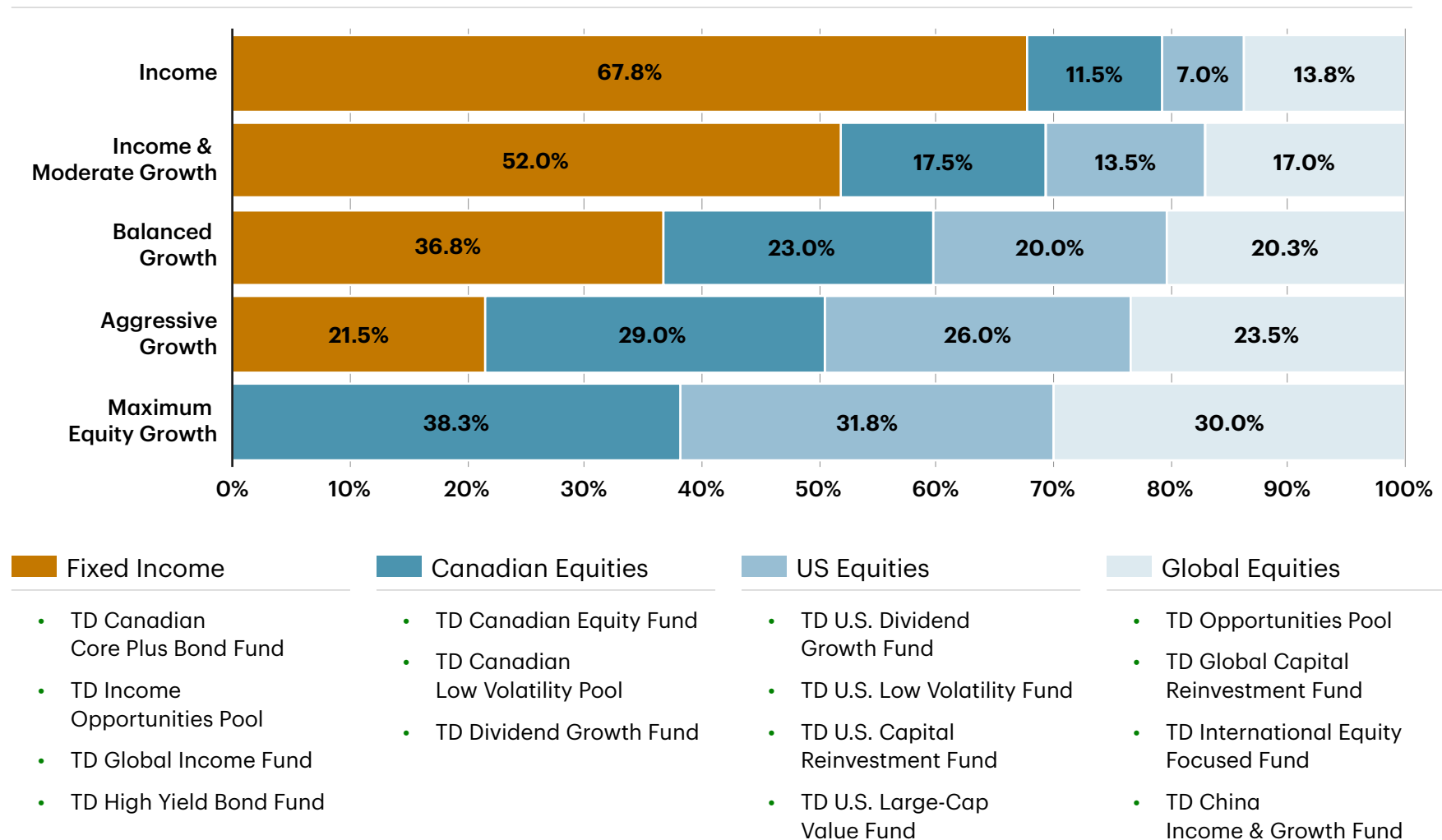
from conservative to aggressive. The portfolio that is right for you depends on your investment goals, time horizon, and tolerance for risk. Each portfolio seeks to maximize your potential return at the level of risk chosen.



A closer look at TD MAP portfolios

Each TD MAP portfolio holds a strategic mix of 15 mutual funds managed by TDAM.

TD MAP Portfolio **Weightings by Asset Class***



* Strategic weights of investment funds and pools as at October 30, 2024. Portfolios are managed based on the strategic asset mix shown, however actual allocations may vary. Strategic asset mix, portfolio holdings, and their percentage weightings are subject to change.

Actively managed with diversified asset allocation

Behind the scenes, our investment team looks for actionable insights — ways of investing smartly as economic and market conditions change. We can help proactively overweight sectors that we believe are going to excel and reduce exposure to areas that are at risk of underperforming.



Your portfolio is powered by innovation.

Our asset allocation team uses proprietary investment solutions that have been specially developed to manage risk and capture opportunity. They include:



TD Opportunities Pool

An unconstrained global equity portfolio actively allocated to different countries and sectors with a dynamic use of options and foreign exchange markets (FX) to calibrate risk and return.



TD Income Opportunities Pool

A liquid fixed income pool that can be used to increase defensiveness or used for select credit and precious metals opportunities.



TD Low Volatility Funds

Use defensive portfolio construction to capture the growth potential of equities with up to 30% less risk. TD Asset Management was the first to launch low volatility funds in Canada.



TD MAP Portfolios

With TDAM, there's a lot that goes into your portfolio.



Care

- Helping investors achieve their investment goals is at the center of everything that we do



Trust

- #1 Canadian Defined Benefit Pension Manager²
- Ranked most valuable brand in Canada³
- C\$527 billion in diverse client assets⁴



Disciplined Investment Process

- We continuously monitor economic conditions with the ability to strategically shift the portfolio in order to help reduce risk or take advantage of opportunities as market conditions change



Experience

- Deep pension and institutional investing expertise
- Decades of time-tested performance through a variety of market conditions
- Collaborative team-based approach, applying our extensive proprietary research capabilities and robust risk management discipline



Choice

- One of the broadest offerings of investment solutions in Canada
- A diverse range of solutions including: Managed Solutions (All-in-One), Equities (Growth), Income & Return of Capital (Cash Flow) and, for greater stability, options such as Risk Managed Equity, Low Volatility, Fixed Income & Substitutes and Retirement Portfolios

Who we are

Collectively, the Asset Allocation team is comprised of **25 people**, who collaborate every day to manage over **\$122 billion⁵** in assets on behalf of investors.

A broad investment platform

We have established track records across a broad range of asset classes that are diversified by sector, regional and investment styles.

A highly experienced investment team

Our portfolios benefit from the research, tools and insights from one of the deepest asset allocation and derivatives teams in Canada.

Asset Allocation

Experience, depth and diversity

Meet our Asset Allocation team leaders



Michael Craig, CFA

Managing Director, Head of Asset Allocation, Derivatives, Commodities and Sustainable Investment, TDAM

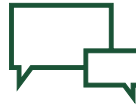
- Michael is the Head of Asset Allocation, Derivatives, Commodities and Sustainable Investment at the firm and serves as a Portfolio Manager for all fund of fund solutions at TDAM
- He previously gained experience as a Portfolio Manager at an alternative asset management firm responsible for unconstrained fixed income mandates
- He is also a member of the TD Wealth Asset Allocation Committee
- Michael holds a B.Comm. from the University of British Columbia and an M.A. from Simon Fraser University



Anna Castro, CFA

Managing Director, Head of Retail Asset Allocation, TDAM

- Anna leads the Multi-Asset Portfolio Management team responsible for global strategic, tactical, and absolute return asset allocation strategies for the firm's managed solutions at TDAM
- She is a Senior Portfolio Manager on the Asset Allocation & Derivatives team and has oversight of the global multi-asset portfolio construction investment process, which integrates fundamental analysis with a macroeconomic and quantitative overlay
- She is a member of the TD Wealth Asset Allocation Committee and TD Wealth Investment Policy Committee
- She is experienced in global asset allocation, equities, fixed income, cross-asset derivatives and alternatives. She was previously a member of the Portfolio Management and Research teams of various investment strategies, including Global Absolute Return, Core Canadian Equity, Value and North American Long Short portfolios.
- Anna holds a B.Sc. in Management Engineering from Ateneo de Manila University and an MBA from the Rotman School of Management at the University of Toronto



Talk to your **investment professional** about which
TD MAP Portfolio could be right for you.

Connect with TD Asset Management



¹The Top 40 Money Managers” (assets as of December 31, 2024) – Benefits Canada, June 2025 Edition.

²Managed Money Advisory Service–Canada” (Fall 2025). Assets under management (AUM) as of June 2025. As measured by the sum of AUM across the “DB Pension Plan”, “DC Pension Plan”, “Corporations and Governments”, “Not-for-profits, Foundations & Endowments” and “Other Institutional” categories disclosed in the Investor Economics report.

³TD Bank Group (TD) has earned the #1 spot in Brand Finance 2025 Canada 100 Report, ranking the 100 most valuable brands in Canada.

⁴Aggregate Statistics as of Sep 30, 2025 for TD Asset Management Inc. and Epoch Investment Partners, Inc. Both entities are affiliates and are wholly-owned subsidiaries of the Toronto-Dominion Bank.

⁵Aggregate statistics for asset allocation assets under management (AUM).

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