Shaun Rickerby, CFP
Senior Investment Advisor

In all matters of life, experience is considered a valuable attribute. Although it states the obvious, there is no quick way to obtain experience, it takes time. As an advisor since 1986 I have gained the experience that gives me the ability to confidently construct and maintain investment portfolios as well as providing a total financial advisory service. I have adopted investment strategies that have been tested at times by market turbulence, but have been able to withstand the short-term challenges of changing investment climates.

However, when working with clients with their unique circumstances and interests, my expectation is to provide a total and holistic view of their financial affairs. I have access to other members of the TD Waterhouse Private Client Services team and am able to provide direction on estate planning, tax planning, financial planning as well as investment management. These are the foundation stones to a successful, and tax effective, financial program. I also work with a network of private bankers at TD Canada Trust and as a team; we attempt to provide an integrated and complete financial service experience for the client.

> ***"We have been clients of Shaun's for 15 years, and through good times and bad, we have always had confidence in Shaun's integrity and judgment."*** ***— Dick and Lois L.***

My strengths, priorities and investment philosophy will appeal to most people of wealth. My investment philosophy is conservative in style, focusing on "value" investments as well as income generating investments.

> ***"It's not the return ON my money that worries me so much, it's the return OF my money"***
> ***— Will Rogers, US humorist (1879 – 1935)***

But a productive experience with an investment advisor is not solely dependent on numbers and paper, but on service and relationships. My team strives to provide high quality, consistent service. We outline to clients what they can expect from us with respect to contact and communication. This commitment is dependent on the sophistication of the portfolio and the needs of the client.

Originally from England, I came to Canada in 1982. Possibly inheriting a trait from my Grandfather, I showed an early interest in the world of investments and economics and joined a large national financial planning organization at age 21 as a Financial Planner. Having gained some experience, in 1988 I joined the world of full service investment advice by joining a large national Canadian securities brokerage firm and remained with that firm until joining TD Evergreen in 1997 (now TD Waterhouse Private Investment Advice).

I started working in downtown Vancouver, but came to Richmond with my assistant, Margaret Matsumura, in 1994 and ultimately joined TD Bank Financial Group in 1997 when the TD Evergreen office was opened.

I am a Certified Financial Planner, so you can be sure that I provide expert and professional planning services. To earn the CFP designation, I had to complete an approved educational program, pass a rigorous examination and meet stringent experience requirements. I also adhere to a professional Code of Ethics and fulfil annual continuing education requirements to remain aware of current planning strategies and financial trends.

I am also licensed in options trading for clients that have the desire to utilize options in their portfolio. Moreover, I have served as a co-branch manager from 1997 to 2004.

I am married with three boys and currently live in Cloverdale. My wife Marguerita and I, as well as the boys, are active in Taekwondoe, a Korean martial art. My time is also spent under the hood of my cars, as I am a car enthusiast, and can often be found racing at various automotive events. However, when time allows, you may also see me on the golf course enjoying a somewhat quieter pastime.

> ***"Although the investment world is full of complex products and complicated economics, investment success remains fundamental. Diversify and invest in good value. Don't be swayed by the flavour of the day." — Shaun Rickerby***

Wise advice

TD Waterhouse Private Investment Advice[1] is one of Canada's premier full-service brokerage firms, specializing in custom-tailored investment advice and planning, and comprehensive financial solutions.

As your TD Waterhouse® Investment Advisors, we will work with you to identify your investment planning needs and help you structure your portfolio in a way designed to grow and preserve your wealth.

You'll receive personalized investment advice, as well as help creating effective retirement strategies. We can also work with your other professional advisors, such as your accountant and lawyer, to help ensure the proper management of your complete financial affairs.

Our service is designed for investors who are looking for professional, personalized, full-service investment advice while staying involved in all investment decisions.

The benefits of a relationship with us are significant. You could manage a large portfolio more effectively, save on investment taxes, be better prepared for emergencies, plan for the income level you want at retirement, feel sure that your estate goals will be realized *and more.*