

Private Trust



Preserve a
way of life

Aboriginal
Trust Services



Waterhouse

Wealth of Experience

Helping you plan for generations

Today, many Aboriginal peoples in Canada are receiving financial settlements as compensation for treaty obligations that have gone unfulfilled, while many others are continuing to negotiate new treaties. In addition to settlement income, several Aboriginal communities are receiving significant funding as part of agreements with companies wanting access to the rich resources on their traditional lands.

Settlement income and resource revenues can range into the millions of dollars. A Trust is often the solution chosen to protect these types of funds, which can serve as a means to help secure prosperity not only for the communities of this generation, but also for generations that follow.

We are listening

At TD Waterhouse Private Trust¹, we want to earn the respect and confidence of Aboriginal peoples living in Canada. We have a team of dedicated professionals who specialize in the administration of the many different types of Trusts related to land or damage claim settlements, as well as resource revenue-sharing agreements. We want to demonstrate our commitment to earning your business by listening to your concerns, working with you to establish objectives and providing superior service every day.

This brochure provides an overview of the services offered through TD Waterhouse Private Trust Aboriginal Trust Services¹. It outlines the key areas of expertise where we can be of assistance in helping you to establish and administer your Trust, so that the goals of your community may be achieved both now and in the future.



We are proud to serve First Nations, Inuit and Métis peoples

The Aboriginal Trust Services team at TD Waterhouse Private Trust is comprised of specialists who focus their expertise and personal service on those matters most important to you. You can take advantage of our commitment to training, co-operation and teamwork, and gain the peace of mind that comes from knowing that TD Waterhouse Private Trust has over 120 years of experience in providing Trust services.

We are committed to helping your leaders, Elders or community members make informed decisions. Our experience has taught us the best ways to help you navigate through the complex issues involved in establishing and administering Trusts and Trust Agreements. We want to share this knowledge with you.



Trusts and Trust Agreements

A Trust is a legal arrangement in which the creator of the Trust (usually Chief and Council, on behalf of the community) places property (the settlement funds or resource revenues) “in trust” for the benefit of one person or group of people, such as the members of your community (called beneficiaries), and names a Trustee to manage the Trust. A Trustee can be an individual, an institution, or both.

The terms of a Trust are established through a written Trust Agreement, a document in which you outline your wishes and instructions. Trust Agreements can provide a means to support the financial security of your community both now and for the future.

What to expect from us

As Trustee, we are bound by a fiduciary obligation to uphold the terms and conditions of your Trust Agreements. We also believe that open and ongoing dialogue is the key to every successful relationship at TD Waterhouse Private Trust. Before we propose any solution, we will hold in-depth discussions with you and, if you wish, members of Council, other community members and professional advisors. We have a commitment to ensuring that you receive a high level of professional service, advice and resources not just for your community's immediate goals, but also for your community's long-term needs as they evolve over time.

Our responsibilities include –

Administration of Trust accounts

We ensure that all Trust property is held in safekeeping, in segregated accounts and administered in strict accordance with the specific terms of the Trust Agreement.

Monitoring of investments

Working with you, we assist in the development of an Investment Policy Statement that clearly defines your goals. We review reports from the Investment Manager to ensure they are in compliance with the terms of both the Investment Policy Statement and the Trust Agreement. These guiding principles ensure that your needs, and the long-term needs of your members, are regularly analyzed, and that your investments are managed for optimum protection and growth.



Distribution of funds

As Trustee, we see that funds are distributed in accordance with the terms of your Trust Agreement, to the right parties, at the right time.

Selection and retention of professional services

Where appropriate, we retain and/or make available the professional services required to give guidance on subjects such as taxation, accounting procedures, audit processes and legal matters.

Accountability through ongoing reporting

We provide accountability through regular financial reports and audits. We also attend annual community meetings to keep all beneficiaries informed and to answer any questions they may have.

The advantages of TD Waterhouse Private Trust

The Aboriginal Trust Services team at TD Waterhouse Private Trust is made up of highly qualified Trust Officers across the country, who can help you make the most of every opportunity provided by your Trust Agreement. Some of the key benefits we can offer you include —

Financial responsibility

TD Waterhouse Private Trust is held to high professional standards. We have expertise in managing high-value Trust accounts, and our attention to detail can offer you a level of comfort and security that cannot always be expected from individuals acting as Trustees in matters important to you and your community.

Permanence, stability and longevity

Trust Agreements are visionary documents that are usually intended to last for generations. Over time, member Trustees will be replaced by individuals who may not be familiar with the Trust and its operation. TD Waterhouse Private Trust provides continuity as responsibilities change hands, and we can help ensure that the Trust is properly administered for the benefit of the community.

Experience

Our Aboriginal Trust Services team is dedicated exclusively to setting up and administering Aboriginal Trusts. Through years of experience, our team understands that there can be many unique factors involved in the establishment of an Aboriginal Trust. We listen to your concerns, we take the time to understand your needs and we gain a thorough knowledge of your challenges and opportunities before deciding on the right course of action.

Expert guidance

We are well versed in all aspects of Trust administration, and our team is supported by experts in the areas of Trust accounting, Trust law and Trust investments. As well, we have a solid understanding of the taxation issues that can affect Aboriginal Trusts.

If requested, we are available to assist with the development of your Trust Agreement. Our team can work with your advisors to help ensure the terms of your Trust Agreement reflect the needs and goals of your community.

Specialized systems

We understand the need for full disclosure and transparency. TD Waterhouse Private Trust has specialized Trust accounting systems that provide reports to all necessary parties with full details of all Trust investments and transactions.



The benefits

When you start working with our Aboriginal Trust Services team, you will discover a high level of personal and professional service that is based on co-operation and respect. Together, we can help ensure that the hard work and visionary thinking that goes into the creation of your Trust Agreement can be carried on by future generations.

We are committed to helping train and educate members of Council and new Trustees on topics such as the operation of the Trust, as well as on the duties and responsibilities of the Trustees – a form of succession planning that ensures long-term value and stability. We also provide training workshops so that members of your community can enjoy the peace of mind that comes from understanding how your Trust works.

Our approach to the management of your Trust is hands-on and proactive. We work closely with you and are ready to respond to your needs quickly and effectively.



Agency services

When the full services of a Corporate Trustee are not required, TD Waterhouse Private Trust can assist individual Trustees in the management of the Trust by providing a range of administrative services, including –

- Safe custody of all Trust assets
- Handling of all investment purchases and sales initiated by the Investment Manager(s)
- Collection of all investment income
- Payment of authorized expenses and disbursements of the Trust
- Detailed recordkeeping

The best way to determine the right level of service for your needs is to speak with us. We would be happy to make recommendations based on your circumstances.



Other important services we offer

Investment management

One of the biggest investment challenges for Trustees is generating sufficient revenue to pay for current projects and initiatives, while at the same time ensuring that the Trust capital grows enough to outpace inflation and provide security for future generations.

To help you meet your financial objectives, we would be pleased to introduce you to the wealth management experts at TD Waterhouse Private Investment Counsel² who offer customized investment strategies that can be tailored to specific Trust and community needs. You will receive the personal attention and professional service of your own accredited Portfolio Manager, and you will also benefit from the expertise of our highly regarded Investment Managers. Detailed statements and regular contact with your Portfolio Manager will help ensure you are always up-to-date and that the portfolio continues to reflect the goals of your Trust.

Complete banking and lending services

TD Bank Financial Group³ offers a complete range of personal and business banking services including loans, mortgages, transaction accounts and cash management through TD Canada Trust³ and TD Commercial Banking. In addition, we service our Aboriginal clients through investment in and support of First Nations Bank of Canada.

An invitation

We would be pleased to discuss our full range of services and our commitment to servicing your community. We are listening and we are here to help. Please call our Aboriginal Trust Services team at 604-482-8456 or toll-free at 1-800-563-5550.



The means to make lasting change and preserve a way of life.

To speak with a member of our Aboriginal Trust Services team,
contact us at 604-482-8456 or toll-free at 1-800-563-5550.
To learn more about TD Waterhouse Private Trust, please visit us
online at www.tdwaterhouse.ca



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