TD Wealth

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The Cornerstone Program

Trusted investment advice and service for one simple fee

If you want all the benefits of working closely with an experienced and professional Investment Advisor, along with the comfort and security of a clearly defined all-inclusive fee, the Cornerstone Program may be the perfect solution for you.

At TD Wealth Private Investment Advice, we believe that successful relationships are built on a foundation of trust, openness and always keeping our clients' best interests in mind. One of the important ways we build this foundation is through the Cornerstone Program. Within the Cornerstone Program, your Investment Advisor will provide custom-tailored investment advice and wealth management solutions that reflect your objectives at every stage of life, while you participate in the planning and decision-making regarding your financial affairs.

The Cornerstone Program provides you with these important benefits

Full-service investment advice

You can take advantage of all the benefits of working with a TD Wealth Investment Advisor for one simple fee. Because you are paying a fee for advice and service, not accumulating commissions on products and trades, you can buy and sell and adjust your portfolio without having to consider the cost of individual transactions. The Cornerstone Program lets you and your Investment Advisor focus on your financial goals and making investment decisions based on how well they fit within your overall financial strategy.

Fee transparency and predictability

The transparency and predictability of a fee-based program is another very important feature for many investors. Your fee[1] is based on the value of the assets you have within the Cornerstone Program and is agreed upon ahead of time by you and your Investment Advisor. While fees may be charged monthly or quarterly, our daily calculation feature ensures that your fee accurately reflects your holdings on a daily basis.

Potential tax savings

Fees charged to non-registered investment accounts may be tax-deductible. Please consult your tax advisor to see how this relates to your personal situation.

The Cornerstone Program

Flexibility

Registered, non-registered and corporate accounts can be customized and grouped together to reflect your overall requirements and meet a wide range of needs.

Clarity

Your fee will be clearly indicated on the statements you receive and we will provide a year-end summary to help with your income tax preparation.

<Ask about a customized Cornerstone Program solution today.>

[1] The fee charged is based on the daily market value of the assets in your account. GST (or HST and QST, where applicable) is not included in this fee.

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