TD Wealth

Comprehensive Investment Advice for Every Stage of Your Life




A Holistic Approach to Wealth Management

Open and ongoing dialogue is key to the success of every relationship. Before we propose any solution or make any recommendation, we will hold in-depth discussions with you and, if you wish, your family members and other professional advisors.

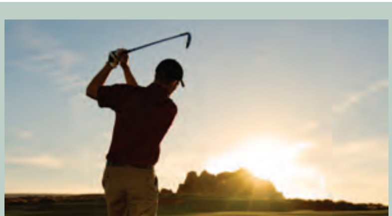
At the beginning of our relationship, these discussions allow us to gain a thorough understanding of not just your immediate financial goals, but also the long-term dreams and aspirations that you and your family share. In addition, our conversations are an opportunity for you to learn about how we work and what you can expect from us.

Our goal is to help you and your family develop integrated, comprehensive and customized financial solutions: integrated to help your needs to increase the effectiveness of your investment plan; comprehensive to encompass your family's current goals, plans for the future and hopes for generations to come; customized to reflect your aspirations and the unique situation you have created for your family.





Investment Strategies
Tax Management
Business Succession Planning
Retirement Planning
Charitable Giving
Passing On Your Wealth
Banking & Credit Management
Planning For Major Purchases
Education Funding
Protecting Your Income
Protecting Your Assets
The goals and dreams that you and your family have for your lifestyle, careers, business and legacy form the foundation of your Investment and Wealth Plan at every stage of your life.

Banking & Credit Management	You may be saving for a major purchase or planning to make a major investment. Perhaps you feel that **managing your financial affairs has gotten more complex** and it is taking up more and more of your time. We can help you simplify.
Planning For Major Purchases	**You may be thinking of a major purchase** like a new home or a small luxury, that can make your life more comfortable. Our team will help you customize a plan built just for you, to see where you can stretch your dollars and make adjustments to save for a major purchase.
Education Funding	**Your family's education needs are unique.** We will help you to calculate future education costs, understand the savings and investment programs that are available and draft a plan that will ensure the right amount of money is there when you need it.
Protecting Your Income	**You may want to protect yourself and your family** from the financial impact caused by an accident or an unforeseen health issue or you may want to secure a source of guaranteed payments in the future. We will discuss with you various strategies that are available to do just that.
Protecting Your Assets	For most of us, it takes a long time and a great deal of hard work to accumulate substantial wealth. **Do you have a strategy in place to protect that wealth** from potential litigation? Have you considered the benefits of a family trust? Have you considered appointing a Power of Attorney? Let's talk.
Investment Strategies	**Our goal is to find the right kind of investment program for you** that is made up of securities that match your objectives and your level of market sophistication. Whether you are focused on capital growth, income generation, or diversifying your portfolio's concentration, we can help.
Tax Management	We will work with your other professional advisors to select **strategies and investment products that minimize the tax that you will have to pay**. By looking at your complete wealth picture we can offer additional strategies to manage your tax liability.
Business Succession Planning	Are you planning for the **transition of your business to a partner or a family member**? Do you have a plan in place for your exit strategy? Do you know the "fair market value" of your business? Have you considered the tax implications? Our team can help you build a sound business succession plan.
Retirement Planning	We know that the meaning of "retirement" is a little different for each person and that means your **retirement plan is unique to you**. We will work with you to build an effective wealth plan whether you are saving for retirement, making the transition to retirement or living in retirement.
Charitable Giving	When constructed with integrity and expertise, **Charitable Giving Programs can have a significant and meaningful impact on important causes and communities.** We will help to ensure that your contributions are well executed and that they have maximum benefit for your chosen causes.
Passing On Your Wealth	By asking you the right questions our team can help you establish a well structured estate plan that will **ensure your family's wealth is preserved for future generations** and is divided according to your instructions.




Comprehensive Investment Advice for Every Stage of Your Life

Building your Wealth

We believe a conservative investment plan that manages market risk and allows your savings to grow over time may be the best strategy. This requires a customized portfolio suited to your specific investment objectives and your ability to withstand market volatility.

Building your Career

Sometimes the best investment you can make is in yourself; however, it is common for business owners to have their wealth concentrated in one area of their lives. We can offer specific strategies that will help protect you and your family from unforeseen events while you build your career or business.

Planning for Retirement

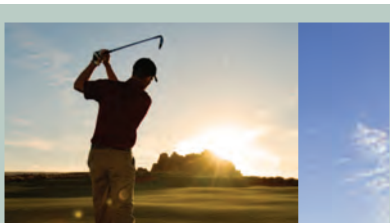
You may see "retirement" as being a life-time away or you may feel that it is right around the corner. You may believe that you need to save more or you may have already achieved financial independence. Now you must put a plan in place to support you and your family in the coming years.

Living in Retirement

Congratulations! You've made it! Your successful career has come to an end and you are now living the life that you designed for yourself. What ever you choose to do, the retirement planning process does not stop working when you do.

Planning for your Estate

A well-constructed estate plan will help you preserve the wealth that you have created and ensure that your estate is divided according to your personal instructions.



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