



The Retirement Dilemma – Will I have enough money?

Sample Scenario

50

Years Old

\$400K

Combined Salary

\$1.5K

Million Net Worth

Overview

I first met Michelle and Mark Client in their early 50's. At the time, they had a combined salary of \$400,000 and a net worth of approximately \$1.5Million. They were concerned about inflation, health care costs, taxes and whether they would be able to maintain their lifestyle throughout retirement.



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Step 1

Utilize our distinct discovery process to fully uncover the vision and values they hold true

Step 2

We work together to develop a comprehensive picture of their current financial health

Step 3

Look at future scenarios in retirement based on different economic assumptions

Step 4

Design an appropriate wealth strategy to help achieve their retirement goals

My Approach

By inputting data on Michelle and Mark's sources of income, expenses, and time in retirement into our firm's planning tools, we were able to assess their future financial health and identify possible income gaps. Their financial health seemed to be sound; however, we felt they needed a more disciplined approach to saving and a wealth strategy that included a range of tax-advantaged strategies coupled with insurance solutions (where applicable).

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Build your
net worth at a
faster rate



Instill confidence in
wealth strategy &
financial health



Understand your
needs

Benefits of working with us

By changing their savings patterns slightly and considering the after-tax consequences of various investment solutions provided by TD specialists, Michelle and Mark began building their net worth at a faster rate. I believe that as they get closer to retirement, they are much more confident that their wealth strategy and financial health should be able to provide the income stream needed to enjoy their retirement years. Their advice to an investor; create a wealth strategy to ensure you understand your needs, keep on target, and explore the many advantages of tax-advantaged investing.



The Retirement Dilemma – Will I have enough money? Disclosures

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