



The Retirement Dilemma – Divesting of my business

Sample Scenario

68

Years Old

\$8M

Business

\$13M

Net Worth

Overview

I first met Dave and Dianne Client several years ago as they began to contemplate the sale of their business and retirement. Their business owns real estate worth approximately \$3Million that they would like to keep for future generations. They are concerned about tax-efficiency of retirement income as well as the strength of their estate plan given that they are a blended family.



The Retirement Dilemma – Divesting of my business

Sample Scenario

Step 1

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

Step 2

Integrate TD specialists expertise in building out personal advisory team

Step 3

Explore corporate sale structure and tax-advantaged sheltering strategies

Step 4

Design a wealth strategy to assist in meeting corporate sale, retirement income and estate planning goals

My Approach

I introduced Dave and Dianne to TD's Wealth Advisory Services division. In collaboration with TD specialists, we were able to build them a team consisting of a High Net-Worth Planner, Business Succession Advisor and a Tax and Estate Planner to work with their personal lawyer and accountant. With their team in place, we proceeded to explore multiple business sale options, tax-sheltering solutions both in corporate and personal name, as well as estate planning solutions to assist in meeting their legacy desires.



The Retirement Dilemma – Divesting of my business

Sample Scenario



Maximize tax efficiency of business sale and transition into retirement



Instill confidence in Wealth Strategy & financial health



Explore sheltering, income and estate options

Benefits of working with us

By constructing a personal advisory team of specialist for Dave and Dianne, we were able to identify opportunities to reorganize the sale structure of their business to increase tax-efficiencies. Tax-sheltering options were put into place within their holding company to better maximize legacy goals through use of their Capital Dividend Account. Annuities and alternative income structures allowed us to ensure tax-efficiency of income during retirement. While Dave and Dianne were concerned about the complexity of their estate plan given that they were a blended family, hiring the TD Canada Trust Company to act as Executor and Trustee, as well as the use of insurance solutions allowed us to instill the confidence that their legacy objectives would be met with minimal impact to their family dynamics.



The Retirement Dilemma – Divesting of my business Disclosures

The information contained herein has been provided by Brad Jackman, Vice President and Investment Advisor and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.

Certain statements in this document may contain forward-looking statements (“FLS”) that are predictive in nature and may include words such as “expects”, “anticipates”, “intends”, “believes”, “estimates” and similar forward- looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS.

All insurance products and services are offered by life licensed advisors of TD Waterhouse Insurance Services Inc., a member of TD Bank Group.

TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.

© The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.