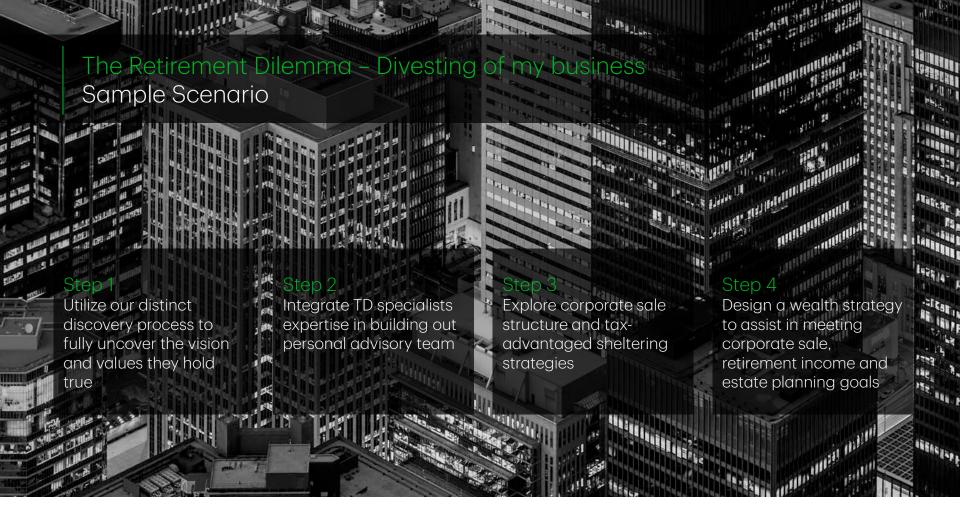


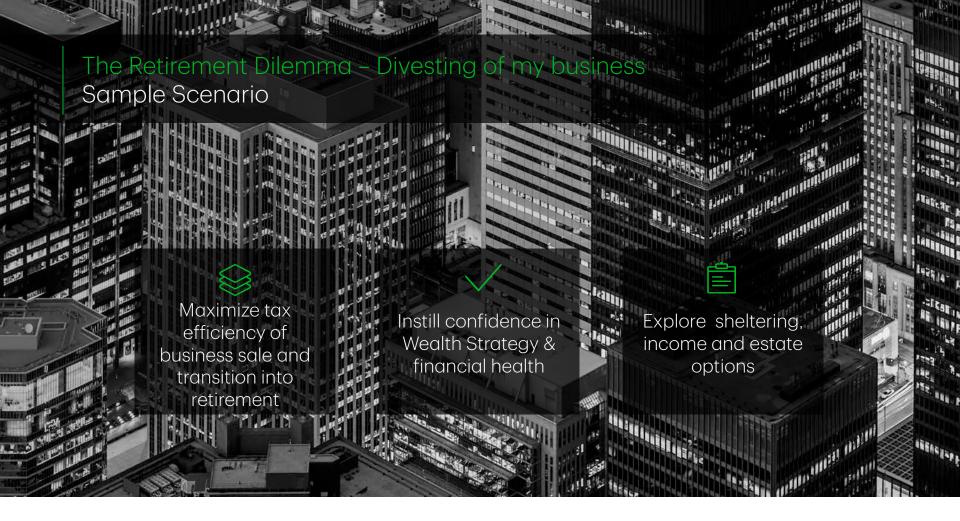
Overview

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.



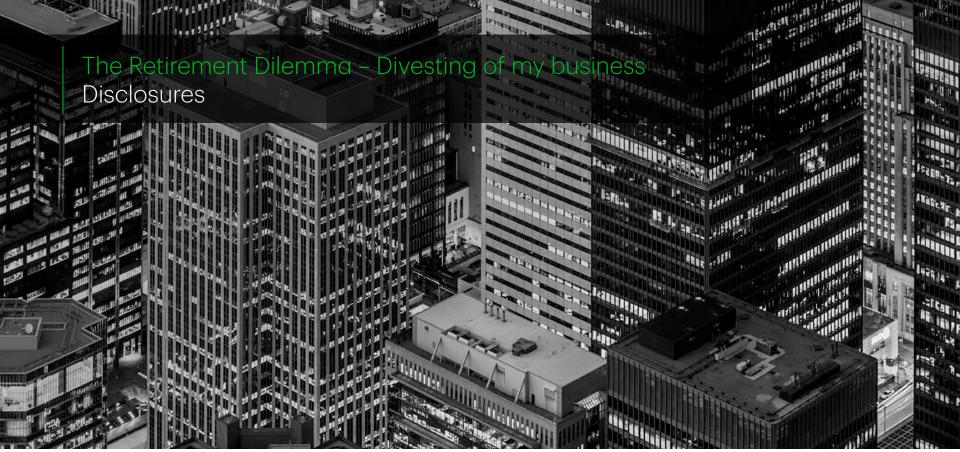
My Approach

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.



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.



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