Private Investment Counsel

You decide where you want your wealth to take you. We design a path to help get you there.

What we offer

To help you meet your goals, we take a comprehensive approach that extends beyond investing. We offer you the relevant, customized wealth advice you deserve – and we can do that only by fully understanding you.

As your needs change and evolve over time, so will the services and solutions we offer. Whether you are building your career or business, or shifting into retirement, we believe that our disciplined planning approach will help make you more confident in your decisions, and more focused on your future.

Our client-centred approach

Our relationship with you is the key to offering you tailored wealth strategies. The insight we gain from working with you is the basis on which we design your unique strategy that fits your goals. We understand what makes your situation different. We actively listen and gather in-depth information to establish a clear understanding of your goals.

We believe that your personal wealth strategy is key to your financial success. However, before we can begin to build your plan, we take the time to develop a deep understanding of you.

Understanding you

Experience has shown us that your past and your present combined point the way to your future. So, together, we start with a deep understanding of who you are, your values and your vision of success.

This means reviewing the financial decisions you've made over the years, the goals you've set for yourself in the years to come, and the ways in which these reflect what is important in your life. To create your personal investment and wealth plan, we leverage our broad expertise to fit your unique needs.

A disciplined approach to investment management

The cornerstone of every personal wealth strategy, investment management is one of our key strengths. Our investment philosophy is rigorous, disciplined and comprehensive, with a balanced approach to wealth preservation and growth.

We work with a team of wealth and investment professionals and follow a robust discovery process and an investment philosophy which revolves around preserving capital and growing it responsibly. In creating your unique portfolio, we draw from the same high-calibre people, methods and rigour used by institutional money managers like pension funds and foundations to bring an exclusive boutique investment offer to our clients. While each investment mix is born from a client's personal wealth strategy, the approach behind those investments is highly structured.

We employ a disciplined investment approach which places an emphasis on preserving capital while aiming to deliver consistent and stable returns. This is done in three ways:

Maintaining a geographically diversified and balanced investment portfolio, through a broad spectrum of traditional and alternative asset classes

Establishing target percentages for each asset class and preserving a set buffer around those targets

Incrementally employing changes in portfolios over time to help minimize risks

Personal service supported by industry expertise

We draw on the expertise of a variety of TD investment professionals and risk management specialists. They provide our team with economic and market research that helps us not only manage your portfolio, but also identify the opportunities that lie in market shifts.

We also work with the Wealth Asset Allocation Committee that articulates broad market themes, provides macro-level asset allocation direction and helps identify major risks on the horizon.

Integrated wealth services

We take an integrated approach, bringing in other TD specialists as required to develop a custom wealth strategy. We assemble as a team in developing the solutions you require, such as:

A retirement plan	Tax mitigation strategies	Business succession advice
Private banking solutions	Integrated Wealth Services	Customized credit
Estate and trust services	Asset protection strategies	Philanthropic planning

Our Clients

Business Owners

We understand the unique wealth considerations that business owners are presented with. We can connect you with other TD specialists who can help identify tax efficient strategies in corporate accounts, use insurance structures to help maximize estate values, as well as help clients plan for transition or sale of their business.

Estates & Trusts

Managing an estate or trust can be a difficult job. In addition to dealing with the grief from the death of a loved one an Executor also has the fiduciary duty to properly wind up the estate or trust. Our colleagues in TD Wealth Private Trust are able to provide executor services which include the day-to-day management of estate assets and the management of trust assets.

Farm and Land Owners

We are intimately familiar with the complexities and family dynamics that often are present in farming businesses. If you are considering selling your farm, or transitioning it within your family, our team is ready to help ensure that tax is minimized. We work closely with the Agricultural Services team at TD Commercial Banking.

Foundations and Not-For-Profit Organizations

We advise non-profit boards on conservative investment strategies for their holdings. We understand the responsibilities of non-profit board members and are well versed in working within the parameters of their investment constraints. We also work closely with TD Securities Inc., the capital markets division within TD, in designing income and capital protection strategies for not-for-profit organizations.

High-Net-Worth Families

We understand that each family has needs which are unique to them and we have the knowledge and experience to create a wealth strategy that is tailored specifically to those needs. Involving other TD specialists at an early stage allows us to build professionally managed portfolios and wealth plans together so that priorities are identified and addressed early.

Professionals

Professionals such as doctors, dentists, lawyers and accountants are often focused on their own practices and may have little time to be involved in their own day-today investment and wealth decisions. In these cases, full discretionary portfolio management where you delegate day-to-day management of your portfolio to our team can add a lot of value and time to your life.

The TD Bank Group difference

A relationship with TD Wealth Private Investment Counsel begins with a conversation. When you engage with us, you gain the confidence of knowing the services you receive are provided by TD Bank Group, with over $1,000 billion in assets, and a broad range of financial products and services.

TD Wealth Private Investment Counsel

TD Wealth Private Investment Counsel was founded in 1991 with the purpose of providing a premier level of investment management services to high-net-worth individuals, families, foundations, endowments and pensions.

We're ready to begin the journey of helping you manage, preserve and transition your wealth. Shall we begin? Please contact us for more information or to arrange a complimentary consultation.

We look forward to learning more about what matters most to you.