Zoback | Holford
Wealth Management Group

Understanding you

Before we begin to build your plan, we take the time to develop a deep understanding of your:

- Personal values and beliefs, including what "risk" tolerance really means to you
- Financial past and present (family dynamics, professional interests)
- Personal goals for yourself and your family
- Business goals

Once we’ve confirmed your complete profile, we help create your personal wealth plan, which acts as a road-map. Woven throughout your plan are detailed analyses of your tax and insurance considerations. As your needs evolve over time, so will our services and strategies.

A structured, balanced approach to your portfolio

Our investment philosophy is rigorous, disciplined and comprehensive, with **a conservative, balanced approach** to wealth preservation and growth.

Working behind the scenes is **a global team of investment professionals and risk management specialists** who provide real-time economic research that helps us manage your portfolio and identify opportunities in market shifts.

We strive to preserve your capital by balancing portfolios with assets that are non-correlated to the equity markets. We seek to generate tax-efficient income for a consistent cash flow through investments that have the ability to offer growth with yield. Preferred shares are employed to help us to meet our goal of achieving better returns than GICs along with lower tax rates.

We employ alternative investments, including covered call strategies, that can offer value. Innovative and ahead of the curve, our group is always researching new managers and new strategies to find **better ways to invest**.

Through our team, clients can access **discretionary investing** – an option that leaves the daily investment decision-making to us, so you're free to focus on your other priorities. In exchange for one transparent, asset-based cost, we drive your portfolio's strategy, responding nimbly to sudden opportunities and risks. **Our strategy is always guided by your Investment Policy Statement: based on your objectives and financial situation, it sets out the asset allocation and diversification of your portfolio.**

Integrated Wealth Planning

Our proven process helps to ensure the different aspects of your wealth are coordinated in order to help you reach your goals. Reviewing this process regularly, we then collaborate with TD specialists to offer you integrated and sophisticated strategies, including:

Wealth planning for your family and business ○ Helping you to protect your wealth and minimize tax through life, disability, living benefits and annuity-based insurance strategies.	**Business succession planning** ○ Develop detailed plans to help you to transfer business ownership and control to your chosen successors, as well as co-ordinate investment managers, bankers, lawyers, accountants, business brokers and facilitators in the succession process.
Tax-planning strategies	**Not-for-profit and philanthropic planning and advice**
Will and estate planning ○ Plan the orderly, tax-effective transfer of assets to your beneficiaries during your lifetime or upon your death	**U.S. tax and estate planning**
Insurance strategies to help minimize taxes	**Retirement planning**

Tailored, comprehensive and client-focused wealth management

At the Zoback | Holford Wealth Management Group, we deliver strategies with global scope through a personal relationship that enables us to understand your needs. Using TD Discovery tools, we help identify financial blind spots that can put your goals at risk. Our long-term commitment means that our wealth services can grow and adapt with you, your family and your business as you evolve through the different phases of your life.

Supported by TD specialists, we deliver integrated family office services: specialized tax, estate, trust, retirement, insurance, business succession, philanthropic and legacy planning under one roof. We also collaborate with your chosen accountants and lawyers to address your complete wealth picture on an ongoing basis.