



Hi Sonny,

You have served us with respect and compassion. Francis was very dissatisfied and disappointed with the financial services we had before we became your clients. It was difficult for you to gain his trust but your honesty and integrity won him over.

We have a disabled child who is benefiting from your knowledge of the disability savings account. Knowledge in this area is critical to ensuring our daughter is financially secure once we are unable to help support her and has brought me an enormous amount of peace of mind. I have health issues and have been unable to continue working and have no income so the work we did to invest wisely while I was working has made it possible to make the best of a bad situation.

Sonny, your thoughtful input and vast financial knowledge have helped me personally to know that I was getting current, accurate information. You give Francis and I the information we need and then you help us make the right decisions given our numerous challenges. Some people don't like paying fees for financial advisors, but I am a strong believer that you get what you pay for and we get our money's worth and more from you.

Thank you for all you have done, and we look forward to continuing to work with you.

Tammy Colucci



Six years ago, my retiring TD advisor introduced me to several new advisors before she left the firm. After meeting with Sonny, I decided to work with him as my advisor and have no regrets. He always goes the extra mile to ensure I receive great service.

Sonny makes himself available to meet with or talk to me over the phone whenever I need his advice. His consideration of my time and convenience is a top priority for him. His manner is polite, friendly and pleasant while always remaining professional.

The needs of my financial situation have changed over time and I am very grateful for Sonny and his colleagues. His engagement with appropriate specialists within TD to research a recent situation was very beneficial in reducing my stress. I received a comprehensive financial plan from Sonny which assured me that my income needs would be met and the most tax-efficient strategies for my situation would be put in place.

As part of my financial plan, I also met with the TD Estate Planning Advisor who helped me leverage TD's Private Giving Foundation to align with my personal charitable donation goals. This resulted in an ongoing charitable giving strategy that is very tax-effective and allows me to contribute more to the charities I care about. It's fully managed by Sonny and his TD partners which removes all of the worry for me.

The retirement plan and strategy Sonny has implemented provides me with the cash flow I need for a comfortable and relaxing lifestyle.

I highly recommend Sonny to anyone who has a need for investment advice, retirement and tax efficient income planning and insurance needs!

- *Retired microbiologist and donator to Wellness, International, Faith and Education charities*