



**TD Wealth**

**“As your priorities change,  
so should your wealth plan.”**

**François Richard, LL.B, MBA**  
Investment Advisor

MacLean-Richard Group



## Crossing the Invisible Line

There's a line that most people cross later in life. You might not see it approaching, but sometime afterward you realize that what's important to you has changed.

In terms of your finances, you begin to see that reducing risk has become a bigger priority and the passive approach of "buy and hope" is no longer an option. Like some, you might consider making adjustments to your portfolio, but it's our belief that this point in your life requires a materially different approach to wealth management. At the center of this approach is a solid, practiced investment process designed expressly to control risk in all its forms.

You stand to gain the most by protecting what you have first, so we built the strategies and services that can help you do just that.

*"We are unrelenting in identifying and managing both known and unknown risks. These risks could include inflation, injury, longevity, liquidity, capital markets, interest rates or politics and they are unique to each individual and family with whom we work."*

**Glenn D. MacLean, CIM®**  
Investment Advisor



*"I'm going to be selling my business soon and I'm past the point where I have the freedom or time to make up losses. I appreciate that the team's priority is bigger than trading, and yet I know if there is a change they could make to my portfolio to avoid risk, they will make it, no matter how small."*

**Sam Zameck**  
Business owner, client since March 2005

## Transparent Steps and Clear Answers

To minimize risks and stay focused on important objectives, it's necessary to have processes that are disciplined, practiced and clear. We go one step further and strive for the same level of transparency in all our communication with clients, which helps us close the gap between your expectations and your results.

### Our core offering includes:

- An actionable plan for your family's financial goals with strict monitoring to ensure continuous progress
- Industry-leading specialists in the areas of tax and estate, charitable giving and inter-generational wealth transfers
- High-touch approach to communication within small base of discerning clients
- Solutions for business owners including succession planning strategies
- Tactical, rules-based investment management process to help reduce risk



*"One of the things we like best about working with Glenn and Francois is that they understand what's important to us financially. They're experienced professionals and they have consistently helped protect our family's wealth, even while the markets were at their worst during the 2008-'09 crisis."*

**George & Anne Hope**  
Retirees, clients since May 2008



## The Plan & Preserve Process

Like any other financial goal, it takes consistent action and energy to help you preserve your wealth. We work through an active approach in managing not only your investments, but also your objectives, plan implementation, risk and taxation.

### STEP 1: **Discovery**

Discussing both broad goals and financial profiles, we learn as much as we can about your situation.

### STEP 2: **Assessment**

We review the different areas of your wealth more closely. We consult industry specialists as they relate to your preservation, retirement and growth goals.

### STEP 3: **Action Plan**

The plan created is presented in a detailed document, along with summary and actionable steps to initiate progress.

### STEP 4: **Protective Management**

Your portfolio is managed through a tactical approach to help minimize risk. We diligently track your results against your objectives and make adjustments to stay on track.

### STEP 5: **Progress Monitoring**

We closely monitor all aspects of your plan, which involves contacting specialists, updating objectives, reporting on investment performance, and hosting regular reviews.

*“A good preservation strategy serves a dual purpose. It will ensure that you don’t outlive your savings, and it will help you accomplish those financial goals that are becoming increasingly important, such as planning your estate or giving to charity.”*

**François Richard, LL.B, MBA**  
Investment Advisor



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