Have you consulted one of the specialists at TD?

Through our long-lasting relationships with other TD specialists and professionals, we are positioned to provide you with access to specialized advice on virtually every aspect of your wealth planning needs.

Guidance when reviewing your will and estate plan:
Mindi Banach, JD
Tax and Estate Planner, Wealth Advisory Services, TD Wealth

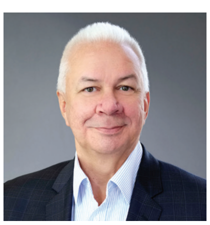
Mindi is a Tax and Estate Planner with the Wealth Advisory Services team at TD Wealth. She provides clients with holistic and comprehensive estate planning strategies and solutions that seek to optimize the transfer of wealth during a client's lifetime as well as to future generations. She guides clients through the estate planning process and helps clients understand their various options.

Support tackling complex tax issues:
Charley Tsai LL.B, CFP, TEP
Vice President, High Net Worth Planner, Wealth Advisory Services, TD Wealth

Charley specializes in developing comprehensive wealth plans that incorporate various wealth considerations (i.e. retirement, tax, estate planning, risk management, philanthropy). Charley works closely together with the client's relationship manager, other TD specialists, as well as the client's professional advisors to ensure that the implementation of any financial decision is coordinated and integrated.

Help maximize the market value of your business:
Geoffrey Smith BA (Hons), LL.B.
Vice President, Business Succession Advisor, Wealth Advisory Services, TD Wealth

With more than 21 years of financial services, tax, estate and trust experience, Geoff has been actively focused on providing comprehensive wealth and estate planning solutions to his clients. Geoff holds a law degree from Queen's University and is a member of the Law Society of Upper Canada. Geoff is an experienced wealth planning professional, and will work with you every step of the way to help you progress towards achieving the goals and dreams you and your family share.



Answering your insurance questions:
Bob Izatt CFP®, CLU®, CH.F.C.
Vice President, Estate Planning Advisor, TD Wealth Insurance Services, TD Wealth Insurance Services

Prior to joining TD, Bob managed the tax and estate planning unit of a large Canadian insurance company where he oversaw a team of accountants and lawyers responsible for developing complex estate plans for high net worth clients of the insurer. Bob works with the clients of TD Wealth to help them achieve their goals and objectives for the orderly and tax efficient distribution of their estates.

LSBB | Lee Stuart Bryson Biro
Family Office

TD Wealth