TD Wealth

Systematic Transition Planning for Business Owners

The Lance Scott Investment Group

“Retirement means something entirely different when you run a business.”

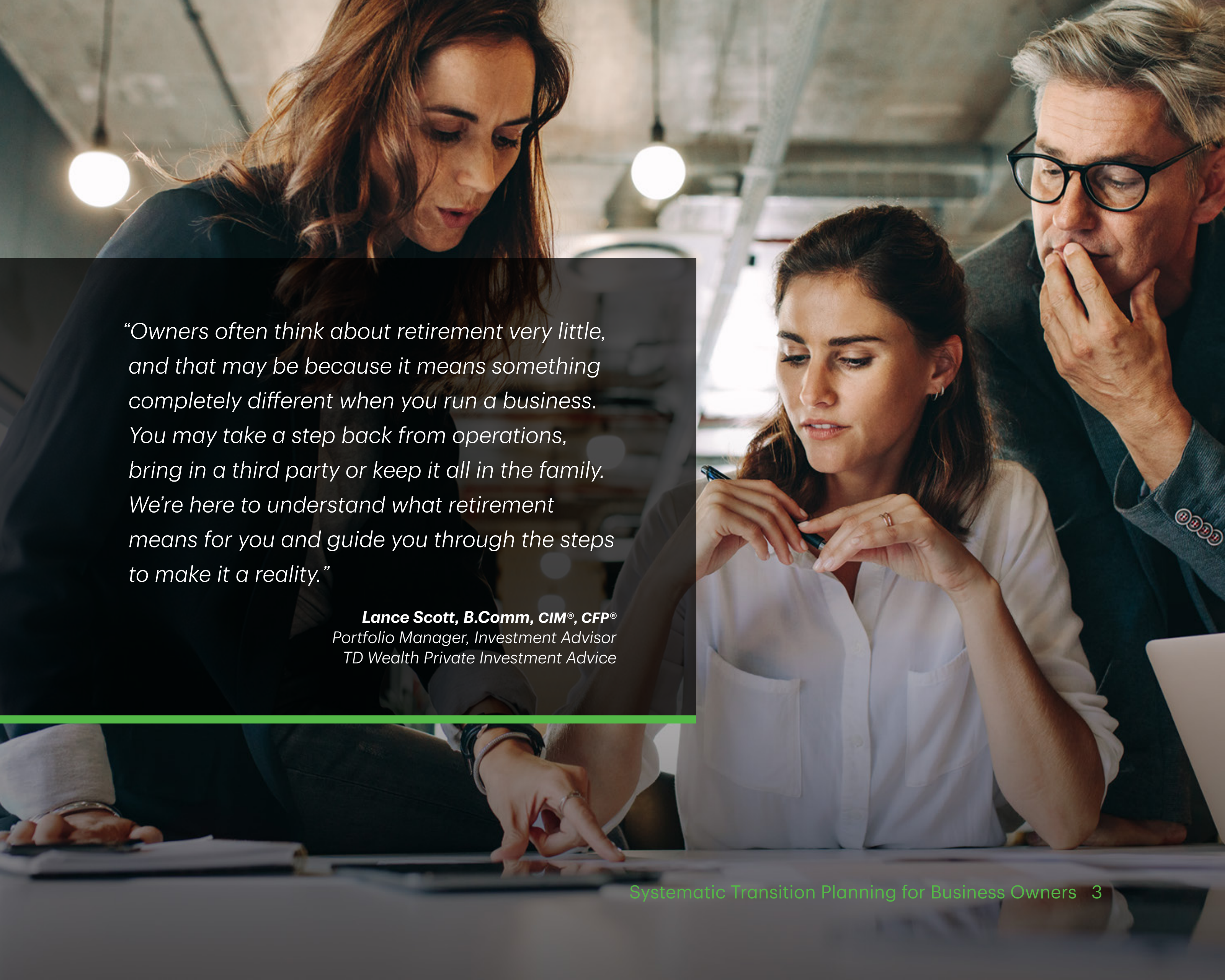
Lance Scott, B.Comm, CIM®, CFP®
Portfolio Manager, Investment Advisor
TD Wealth Private Investment Advice

Your vision of the future is inextricably linked to your business.

This is often the case for owners – but there will come a time when, instead of just one future, you will need to start envisioning two: **you without your business and your business without you.**

At least to a certain extent, your role within your business will evolve over time, and the focus you have as an owner can gradually shift toward new priorities.

But for this process to happen smoothly, it needs to be well planned and well executed. That’s why we work closely with business owners to consider what the next stage of their lives may look like, before coordinating the strategies and specialists required to guide them there.



"Owners often think about retirement very little, and that may be because it means something completely different when you run a business. You may take a step back from operations, bring in a third party or keep it all in the family. We're here to understand what retirement means for you and guide you through the steps to make it a reality."

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Owners require a greater range of expertise.

For business owners, conventional retirement planning services are often insufficient to address the range of needs and considerations they face.

Our team has the capabilities and resources to deliver comprehensive financial services, as well as the relevant experience and knowledge to guide business owners through important transitions.

Our services for business owners include:

- Guidance to help maximize the value of your business' investment portfolio
- IPPs and other retirement tax strategies
- Clarifying and optimizing your income streams for tax, cash flow and retirement needs
- Relationship management that includes your current professionals and our network of TD specialists
- Discretionary portfolio management capabilities
- Insurance strategies for business owners
- Efficient client experience with personalized communication, service and organizational tools

*"Our decision to work with Lance was a real turning point for us and our farm. He helped us consider all of the options with our succession plan and managed all the strategies needed to prepare us for retirement. The team even helps us stay financially organized while we focus on new projects."**

G. and D. Hill
Clients since 2013

OUR PROCESS:

Long-Term Business Strategy

This is our systematic process to plan the succession or transition of your business. Once your exit plan is in place, we shift focus to other financial priorities, such as wealth preservation and estate goals.

1 7 Vision Questions

We sit down with you, and with any relevant stakeholders or family members, to complete an exercise designed to uncover and prioritize various goals and values.

2 Your Business Transition Team

A team of TD specialists, which includes Business Succession Advisors and Tax and Estate Planners, assesses your needs and creates a set of options and recommendations for review.

3 Your Exit Plan

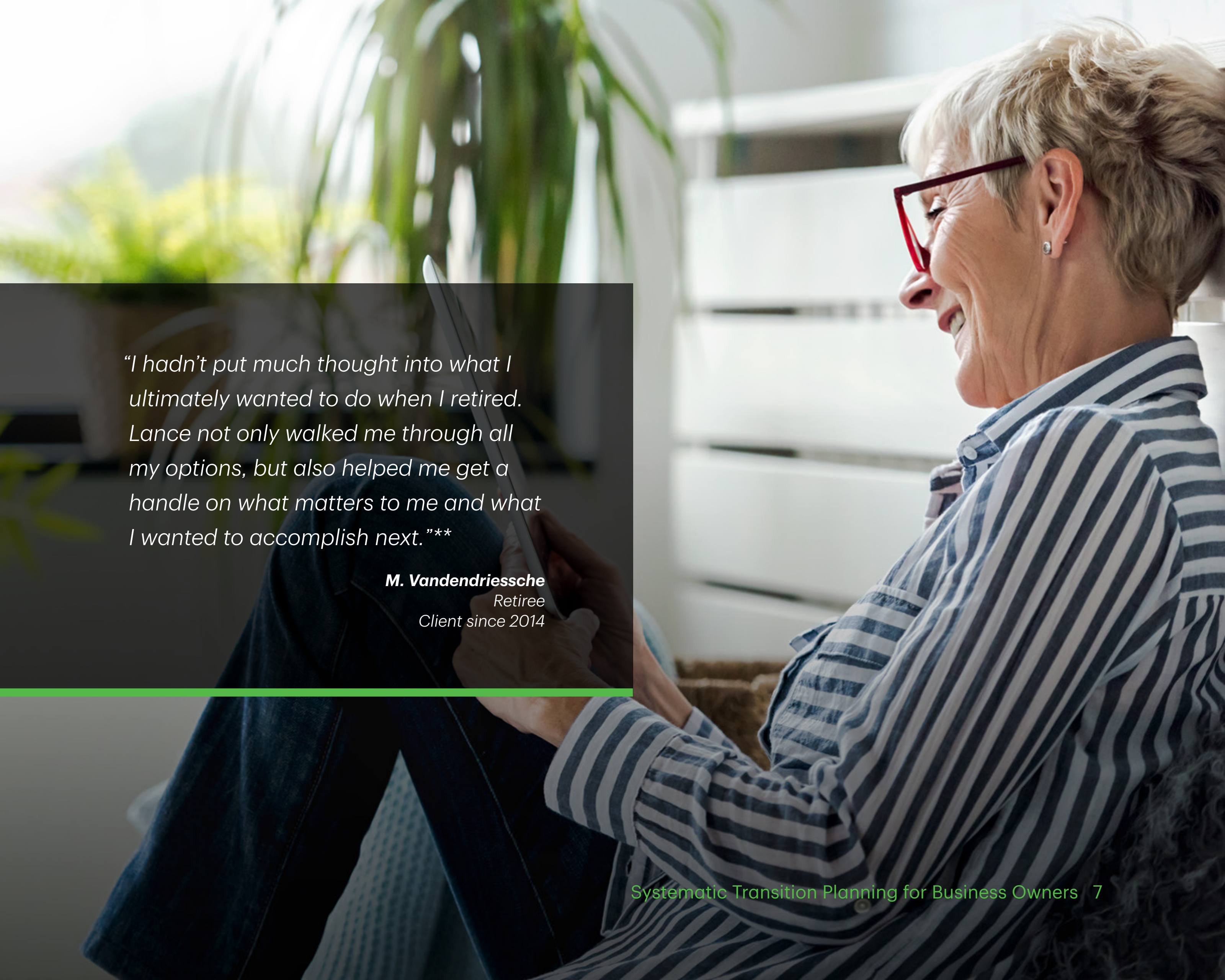
According to your prioritized needs and the strategies outlined by your transition team, we design a custom plan for exiting or reducing your role in the business.

4 Maximizing Value

Our focus during this time is to help minimize things like tax and risk, and help maximize things like growth, preservation and, if applicable, the value of your business in preparation for a sale.

5 Coordinating the Transition

As you begin to step away from the business, we guide you through the financial components of a sale, buyout or succession, and we help facilitate important steps and conversations with key stakeholders.



*"I hadn't put much thought into what I ultimately wanted to do when I retired. Lance not only walked me through all my options, but also helped me get a handle on what matters to me and what I wanted to accomplish next."***

M. Vandendriessche
Retiree
Client since 2014

*"As we started to seriously consider our personal future retirement plans alongside opportunities within our small business, we began to realize that we would benefit greatly from professional financial coaching. Lance not only offers supportive and constructive suggestions for building towards our financial goals, but he also carefully listens to our questions and concerns ensuring that we are partners in the journey. We continue to appreciate how dependable and approachable Lance is in managing our portfolio."****

S. and C. McQueen
Clients since 2017

Lance Scott, B.Comm, CIM®, CFP®

Portfolio Manager, Investment Advisor
TD Wealth Private Investment Advice
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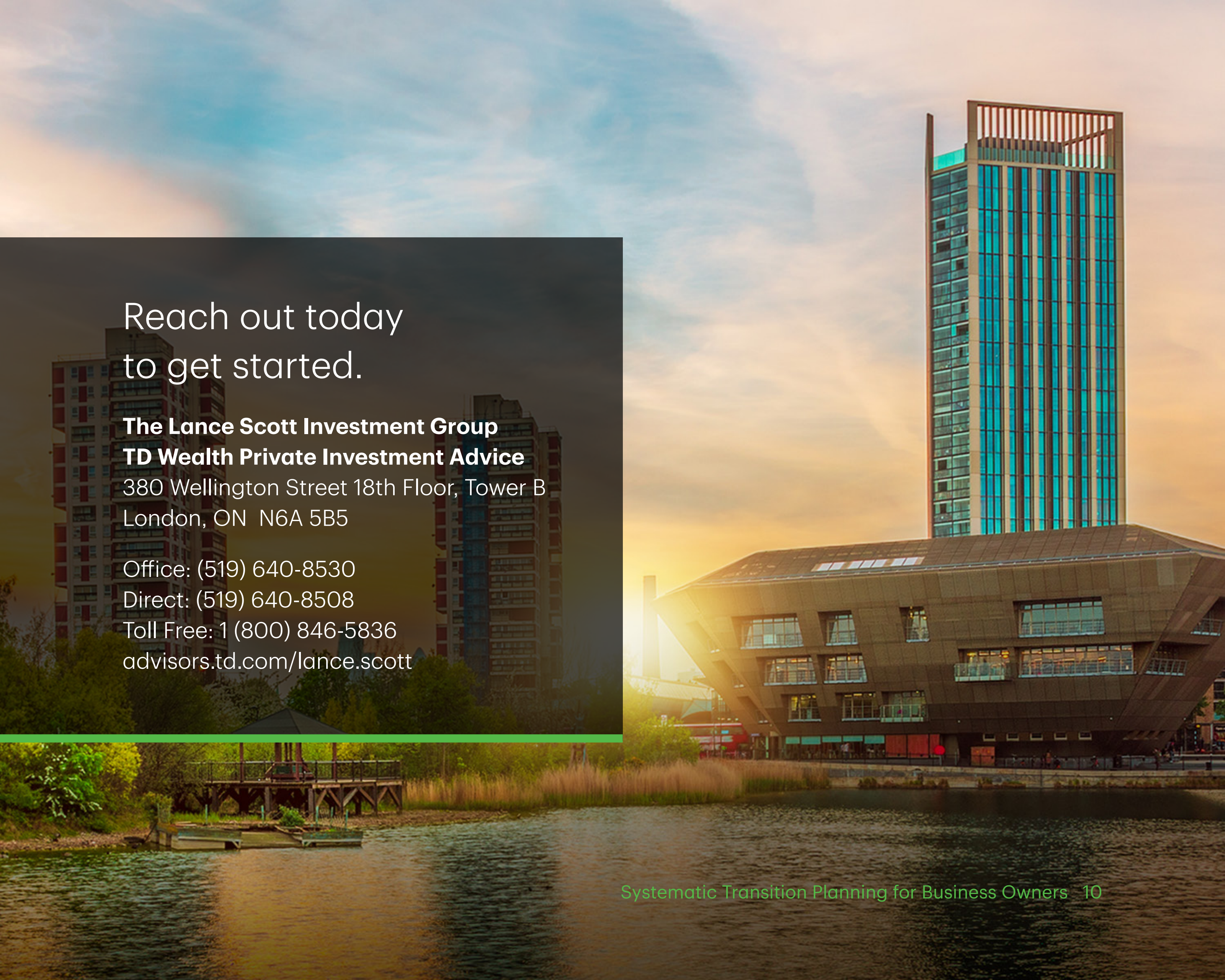
For more than a decade, Lance Scott has been developing a comprehensive suite of investment and wealth management strategies to serve his clients. His expertise has evolved into a specialization around business owners, executives, and the personal and financial components of the retirement transition.

Lance is a graduate of the University of Guelph (B.Comm), where he majored in Management Economics and Finance. He has also earned some of the highest professional designations available in the Canadian financial industry, including Fellow of Canadian Securities Institute (FCSI®), Certified Financial Planner (CFP®) and Chartered Investment Manager (CIM®).

Lance and his wife Stephanie have three sons, Grayson, Edison and Eliot. He is an avid sportsman who plays hockey, golf and slo-pitch. A member of the Ingersoll Rotary Club, he is also part of the coaching team for Dorchester Minor Hockey.



Reach out today to get started.

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