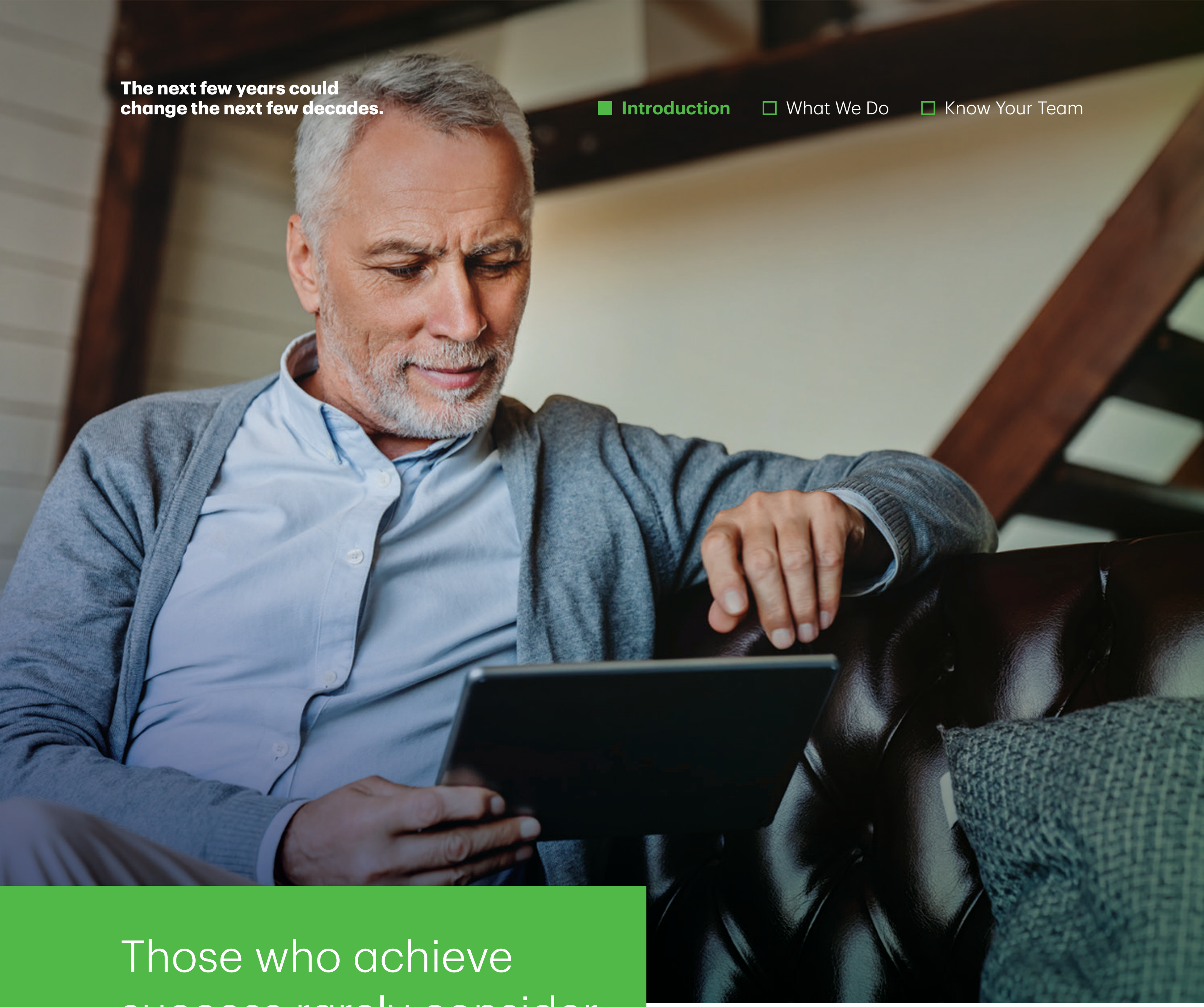
TD Wealth

The next few years could change the next few decades.

Let's talk about what's ahead of you.

The Lance Scott Investment Group



Those who achieve success rarely consider what will follow it.

When you're always thinking about what comes next, you have little time to consider what comes after. That's why it's so rare for busy executives and business owners to have a fully formed vision for retirement, and it's also why it's so valuable to have a planning process that's efficient, intuitive and comprehensive. That's what we aim to provide.

Setting New Targets

Our retirement discovery process, including the 7 Vision Questions, is about facilitating important conversations to uncover and realign your priorities. We work to define what retirement means to you, even if it means staying involved in your business or industry in some capacity.

Investment Expertise

We have met the stringent requirements to offer discretionary investment management, which enables a streamlined investment process. This also enhances our fee transparency and cost-efficiency commitment, which includes a unique value audit checklist.

Efficient Client Experience

We work to establish functional communication between our network of professionals and your own. This hands-on approach, combined with numerous planning and tracking tools, enables us to deliver an efficient client experience while improving your financial clarity and organization.

"If you want to retire successfully, you have to start back at the beginning. Rediscover the priorities that matter most and reimagine the kind of future you want to work towards. That's when we start to gather all the pieces and execute a plan."

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

What We Do

The 12 Tenets of Our Wealth Management Approach

These services and processes form the foundation of our offering, and we deliver them through a process that's efficient, yet thorough.

1. **Comprehensive financial plan** to gain clarity and a roadmap for your lifetime financial strategy

2. **Individual goal strategies** with specific requirements and written plans for every goal

3. **Implementation process** and thorough progress updates on your goals and action items

4. **On-track reports** summarized and personalized to help maintain progress and clarity

5. **Best-in-class money management** to assess and determine how best to position your assets to achieve individual goals

6. **Asset management strategies** focused on clear risk parameters, tax- and cost-efficiency tactics and annual due diligence

7. **Tax planning checklist** to help you keep more without altering spending or earning

8. **Estate Planning Organizer© and the Beneficiary Audit Service** to develop and clarify your estate plan and intergenerational goals

9. **Cash flow and retirement income planning** that includes short-term and long-term funding strategies, specialized accounting software and tax-efficiency tools

10. **Risk management process** to assess any risks and potential blind spots, as well as address insurance needs

11. **Planning organizer** to help simplify your life by getting your total financial household in order

12. **Success tracking and document management** to help you stay organized and stay on track to your goals

Our additional services and features for business owners include:

- Succession planning and defining an exit strategy around your vision for the future
- Business valuation and guidance to help maximize the value of your business
- IPPs and other retirement tax strategies
- Clarifying and optimizing your income streams for tax, cash flow and retirement needs

Our additional services and features for executives include*:

- Executive pension and benefits review
- Strategies to help maximize the value of your deferred and equity compensation
- Exploring consultative and partial retirement options
- Comprehensive guidance through the retirement transition

*"From our very first meeting to the present, Lance's professionalism and knowledge has given us the confidence that our portfolio is being managed with competence, even as the markets fluctuate. Equally important, Lance always addresses our questions, listens to our concerns and with the help of his large TD Wealth network has helped us structure our finances according to our present lifestyle wants, as well as our future needs."***

R. Stelzl & M. Fardella
Business Owners
Clients since 2017

Know Your Team

Lance Scott, B.Comm, CIM®, CFP®

Portfolio Manager, Investment Advisor
TD Wealth Private Investment Advice

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.

Know Your Team

Kassem Saadedine

Client Service Associate

Kassem Saadedine supports the design and execution of the team's strategic investing and integrated financial services. He also works alongside Lance to provide day-to-day support for client accounts. Prior to joining TD Wealth in January 2014 as a Client Service Associate, Kassem worked in relationship management with American Express, building relationships with business owners across Canada. A graduate of Fanshawe College, he has a Business Finance Diploma.

Kassem enjoys spending time with his wife Miri Hawil, a nurse at Victoria Hospital, and walking their chihuahua at The Fanshawe Conservation. He also plays volleyball, both indoor and outdoor.

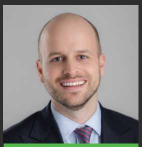
Network of TD Specialists

Our team relies on specialized support to deliver a full range of services. These specialists include:

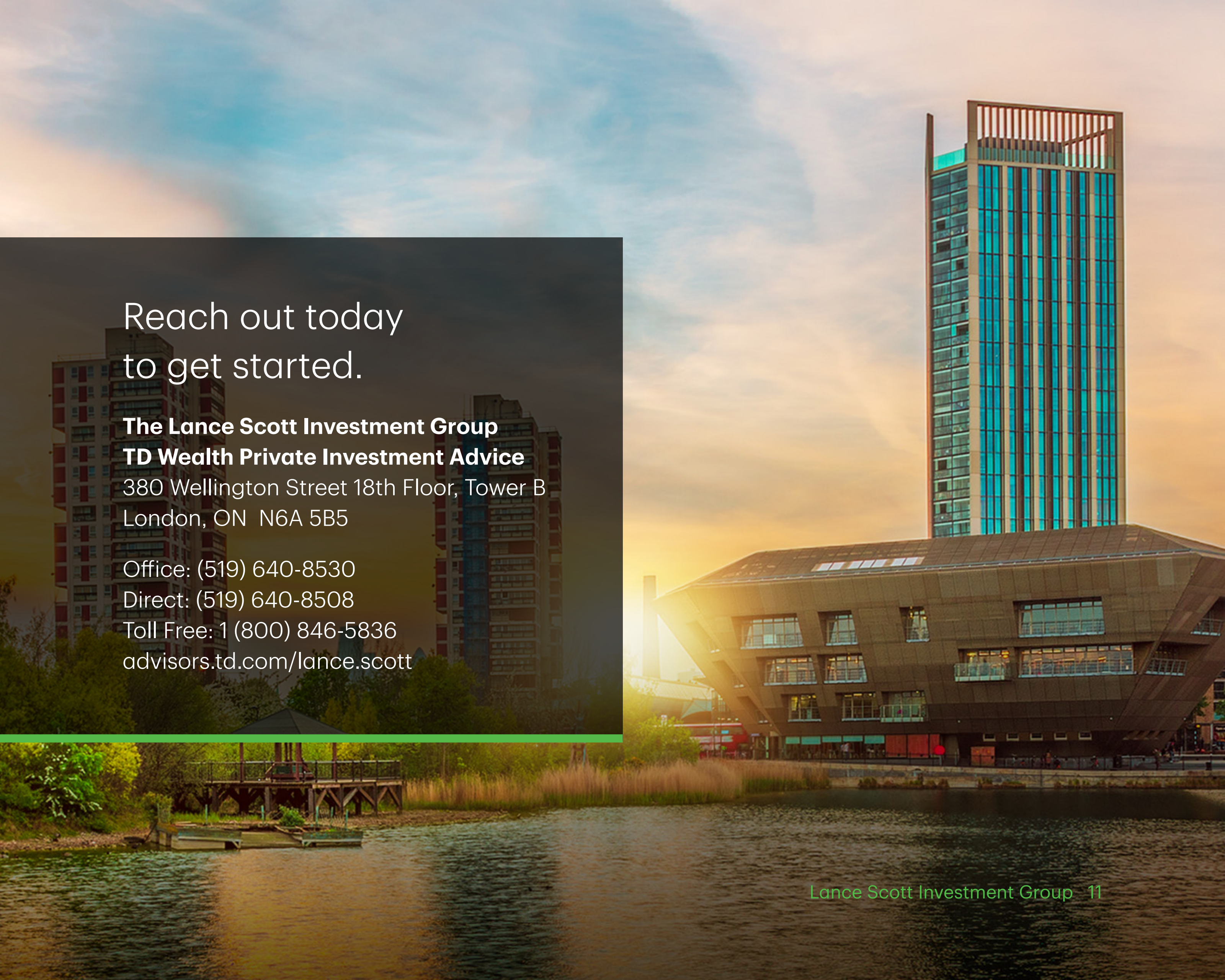
Sandra Bussey
Vice-President,
High Net Worth Planner –
Wealth Advisory Services

Kevin Butler
Business Succession Advisor –
Wealth Advisory Services

Phil Ball
Estate Planning Advisor –
TD Wealth Insurance Services,
Wealth Advisory Services



Patrick Mullin
Tax and Estate Planner –
Wealth Advisory Services



Reach out today to get started.

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*Some services are provided in collaboration with TD specialists. **As of October 26th, 2020. Unique experiences and past performances do not guarantee future results. Testimonials contained herein are solicited and may not be representative of the views of others. They have been reviewed and approved in writing for public use.