Bieber
Wealth Advisory

Navigating your wealth journey with confidence

You can't predict the future, but you can plan for it. That's why at **Bieber Wealth Advisory**, we help you live for today and look ahead to tomorrow.

We take the time to get to know you, your family and your business, so we can help empower you to make smart decisions about your financial future.

Whether your goal is to manage a windfall, plan for an estate-tax liability, create financial security in retirement or to leave a legacy for your family, our *Advice for Life* planning process is designed to help you live the life you want to lead.

With Brock's commitment and support, we can help you navigate your wealth with confidence.

Thoughtful advice for all of life's stages

Our wealth solutions focus on four key areas of your personal wealth. Whatever your circumstances, we are here to listen and to help.

1 Build net worth

We can help you grow your net worth by developing effective strategies and investment solutions that align to your needs, even as they evolve.

2 Protect what matters

Whether through a comprehensive risk strategy or by connecting you with one of the TD Specialists, we can help you protect what matters most to you at every life stage.

3 Implement tax-efficient strategies

By restructuring your portfolio, we can help you reduce your tax exposure, while still keeping income available when you need it.

4 Leave a legacy

Your legacy is important to us. In collaboration with TD Specialists, we'll help you create a plan that provides for your top priorities and helps optimize the transfer of your wealth with thoughtful estate planning that includes trusts, gifting and philanthropy.

Advice for Life

When life inevitably evolves and your financial needs shift, we're here to guide you every step of the way. Our *Advice for Life* process acknowledges both the predictable and the unexpected — and helps you plan for both. Leaving no stone unturned, we listen closely to your questions, ideas and concerns before offering thoughtful solutions.

Our process

- **Introductions**
  In our first meeting, we will discuss your family, your business and your goals for the future. By talking about process and priorities, we will better understand expectations and can decide if we are a good fit.
- **Formal discovery meeting**
  The next step is to take a deeper dive. We'll dig into your current circumstances, your challenges and opportunities and how we can help. These discussions will inform planning and strategy.
- **Build your strategy**
  Now we can start creating a detailed plan based on everything we've learned. This includes a strategic roadmap designed to get you where you want to go.
- **Monitor and communicate**
  We communicate with you regularly about your long-term plan and your short-term needs. We are available to answer your questions and discuss your progress. In fact, we love meeting with clients to talk strategy!

Our services*

- Investment management
- Retirement planning
- Cash-flow management
- Strategic tax planning
- Asset protection
- Education-savings support
- Charitable giving & philanthropy
- Business succession support
- Private banking
- Custom credit services
- Insurance advice
- Wealth transfer
- Trusts and Wills

* Some services are provided in collaboration with TD Specialists.

Brock Bieber
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Brock is committed to offering smart, straightforward advice that simplifies the wealth management process. With a broad mix of business owners, retirees and agricultural clients, Brock understands local family and business needs. He is dedicated to building strong, working relationships that last.

Bieber Wealth Advisory is focused on helping you make confident and informed decisions about growing and protecting your money. Brock is the big-picture thinker who supports his clients with thoughtful care.

Prior to joining TD in 2018, Brock had a long history in financial services. He grew up in a family with deep roots in the investment industry and found his passion at an early age. Having worked at Bieber Securities, the family firm, and later at National Bank Financial, he gained the experience, mentorship and knowledge he needed to build a career helping Manitoba families manage their wealth. He graduated from the Asper School of Business at the University of Manitoba and holds the Chartered Investment Manager and Qualified Associate Financial Planner designations.

Brock lives in Winnipeg with his wife and two young children. He has family in Brandon and strong connections across rural Manitoba. He is a sports enthusiast with a lifelong passion for music.

With a deep local knowledge and understanding of client needs, Brock provides strong support and collaborative advice when it matters the most.

We are here to help

Working together, we can build a relationship dedicated to your success and financial well-being at every stage of your journey.

Your needs are our number one priority, and you can depend on us to guide you through important decisions that affect your financial future. Our *Advice for Life* process means we help you take care of the details, so you can take care of what's most important to you.

Bieber Wealth Advisory

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