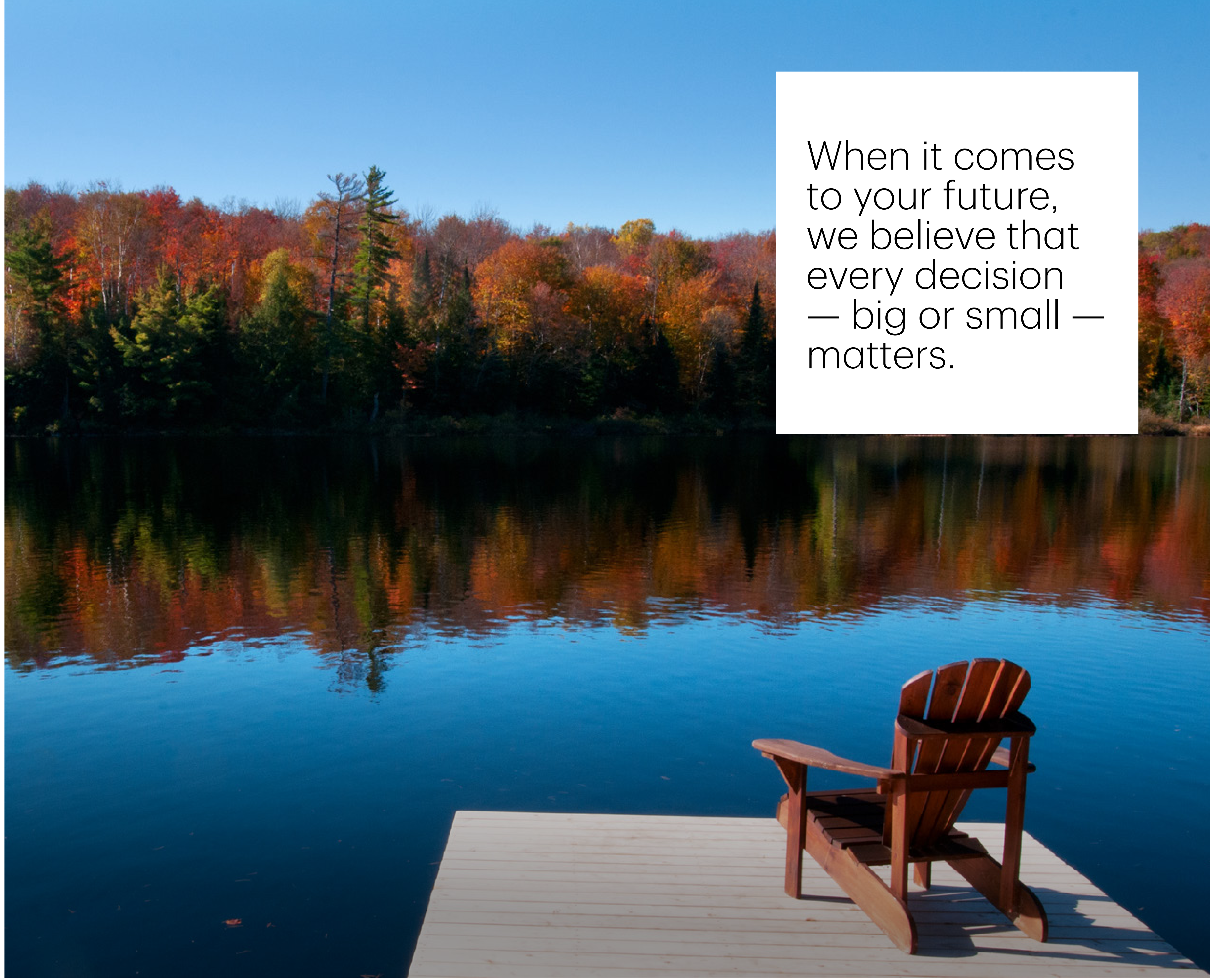
TD Wealth

Bring your financial future to life

At Willoughby Wealth Management, we help you bring the complete picture into focus by creating a long-term wealth plan and then working tirelessly to bring it to life.

We understand that your future is about more than your money. That's why we balance a strategic combination of day-to-day responsibilities with big-picture planning for your future.



When it comes to your future, we believe that every decision — big or small — matters.

Advice for all of life's stages

By focusing on four key areas of personal wealth, we can help you plan for the future while enjoying your life today.

Build net worth

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

Protect what matters

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

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.

Leave a legacy

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.

Working with you and for you

We work closely with you to help connect the puzzle pieces of your financial life, so they fit seamlessly together.

Discovery

We take our time to get to know you and understand your goals. We can help you and your family align on your vision for the future.

Strategy

By balancing day-to-day responsibilities and big-picture planning, we can help with the many aspects of your financial life.

Details

Our detail-oriented approach to your accounts, investments and planning allows you to focus on other areas of your life.

Communication

Regular meetings are important, to answer your questions and have candid conversations about your progress.

Monitoring

We thoughtfully monitor your plan and make adjustments as needed along the way.

Success is in the details

Here are just a few of the areas of your financial life we can help with.

- **Education funding**
- **Retirement planning**
- **Tax efficiency**
- **Estate planning**
- **Asset protection**
- **Investment management**
- **Business succession**
- **Charitable giving**

*Some services may be provided in collaboration with TD Specialists.

Tax-smart strategies

Our goal is to help you maximize your wealth potential while minimizing your tax and risk exposure.

- **Maximizing use of registered accounts**
- **Reviewing income tax returns to understand how your income is being taxed**
- **Monitoring income-splitting opportunities**
- **Tax-efficient portfolio decisions**
- **Analyzing capital gains/losses**
- **RRSP & RIF drawdown strategies**
- **Using capital dividend accounts for tax-free withdrawals**
- **Capital gains exemptions**

Committed to you and your goals

Jocelyn Willoughby
CFP®, CIM®
Senior Investment Advisor

T: 519 941 1137
M: 289 470 1099
E: jocelyn.willoughby@td.com

Jocelyn Willoughby is a Senior Investment Advisor with TD Wealth Private Investment Advice.

Jocelyn started her career in financial services in 1998 and joined TD Wealth Private Investment Advice in 2011. She holds the Certified Financial Planner® designation and a Certificate in Retirement Strategy, and is a Life Insurance Advisor with TD Wealth Insurance Services. In collaboration with TD Specialists, Jocelyn offers personalized wealth management strategies that go well beyond the investment portfolio. She is dedicated to providing high-quality, clear and realistic advice that spans the many areas of her clients' financial lives.

Jocelyn believes in the importance of balancing risk with returns. She specializes in creating long-term, tax-smart investment and retirement income strategies. With honest and consistent communication, Jocelyn ensures clients are well-informed and actively involved in their financial decisions. She is committed to helping clients with long-term planning and day-to-day decisions related to tax efficiency, estate planning strategies, investment and insurance strategies, retirement income planning and much more.

Jocelyn is involved in her community and gives back through work with local charities. She leads an active lifestyle, spending time enjoying Ontario's beautiful outdoors with her Mini Labradoodle, Truffles.

Amanda Harris
Client Service Associate

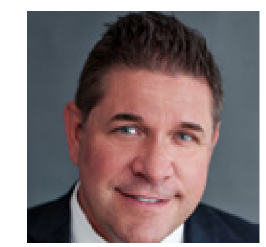
T: 519 941 2403
E: amanda.harris@td.com

Amanda Harris is a Client Service Associate with TD Wealth Private Investment Advice. She started her career in financial services in 2006 in retail banking before joining Willoughby Wealth Management in 2019. Amanda is dedicated to providing personal service to our clients by answering any questions, communicating clearly and supporting administrative needs.

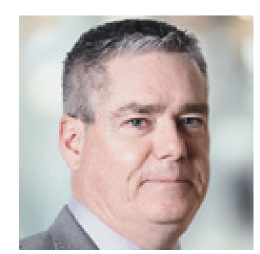
Outside of the office, Amanda enjoys hiking, exploring and spending time outdoors with her husband and daughter.

TD Specialists

Kevin Butler, CPA, CA
Business Succession Advisor
TD Wealth



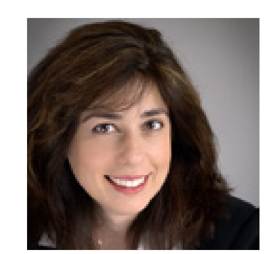
Matt Murphy
Senior Private Banker
TD Wealth Private Banking



Berni Butler, CLU, CFP®
Estate Planning Advisor
TD Wealth Insurance Services

Samantha Hill
Trust Officer
TD Wealth Private Trust

Matthew Vangalen
Account Manager
TD Commercial Banking



Georgia Swan, BA, LLB
Tax and Estate Planner
TD Wealth

Committed to you and your goals

Let’s talk

We are here to help you get where you want to go.

Call or email us today to set up a meeting. We are available at your convenience, including virtual appointments.

Willoughby Wealth Management

89 Broadway, 2nd Floor
Orangeville, Ontario
L9W 1K2

T: 519 941 1137
M: 289 470 1099
F: 519 941 4218
jocelyn.willoughby@td.com

jocelynwilloughby.ca

Willoughby
Wealth Management

TD Wealth

Willoughby Wealth Management

89 Broadway, 2nd Floor
Orangeville, Ontario
L9W 1K2

T: 519 941 1137
M: 289 470 1099
F: 519 941 4218
jocelyn.willoughby@td.com

jocelynwilloughby.ca

Willoughby
Wealth Management