TD Wealth

Ackerman Private Wealth
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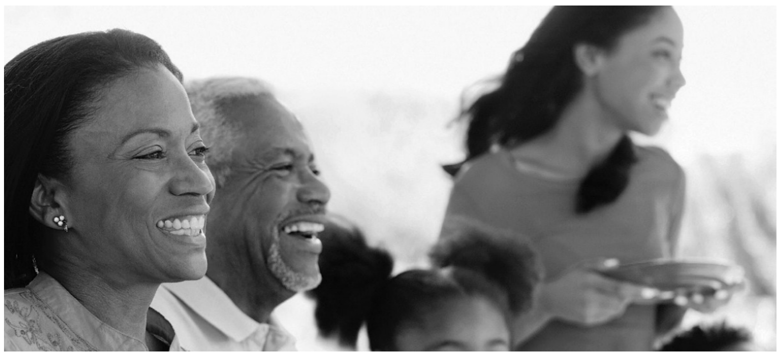
Tailored solutions for distinct wealth goals

When was your Will last updated? How and when will you sell or pass on your business? What sort of legacy would you like to leave behind? How have taxes been considered in your overall strategy? What is your ideal setting for the next chapter of your life?

TD Wealth has specialists to offer you everything you may need to grow, manage, and transition your wealth – all through one point of contact.

As a TD Wealth client, you have access to a broad range of specialists united by two key traits: specific expertise in meeting the unique needs of affluent clients, and a firm belief in the value of an integrated wealth management strategy. These professionals are specialists in their particular field. We all work together to help you accomplish the goals we've identified through our Life Discovery process and documented in your personal wealth strategy.



What does a perfect day in your retirement look like?

Together we'll create a plan to help make your dreams a reality.

Our wealth advisory services include:

Wealth Planning

These specialists work with you – and your other professional advisors, when appropriate – to develop comprehensive wealth strategies based on a number of considerations. Among them:

- Identifying retirement income streams
- Estate planning
- Transitioning your business
- Accessing sophisticated credit solutions
- Tax planning
- Philanthropic planning

Will and Estate Planning

These experienced professionals apply their knowledge in estate and trust planning to develop strategies that reflect your personal choices for the future and for the legacy you will leave behind.

To help you manage your responsibilities, they also provide executor, trustee, power of attorney, and financial care and management services for aging parents or loved ones with special needs.

Business Succession Planning

These specialists will work with you and your team of external advisors, including lawyers, accountants and business brokers, to help you maximize your business' value, and create and implement a plan for the smooth transfer of your business down the road.

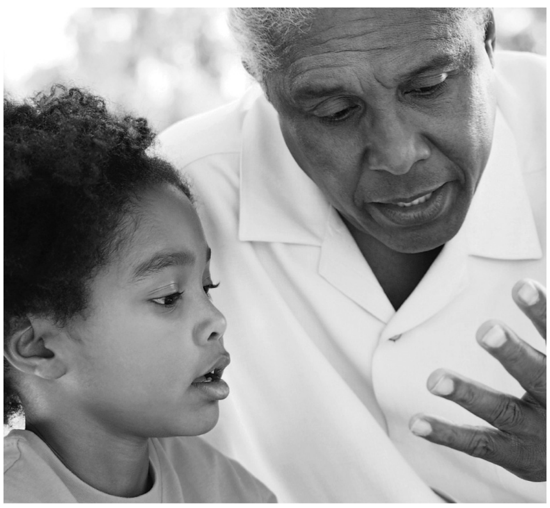
Insurance Solutions

Protecting the assets you've worked so hard to build for you and your loved ones is a key component of any comprehensive wealth strategy. The strategic use of life, disability, living benefits and annuities products can also help you preserve your wealth, sustain your business and minimize tax obligations.

Other specialized services

TD Wealth also has specialized teams that offer additional services of particular interest to affluent clients. They include:

- **Philanthropic Planning:** This team works with you to establish a tax effective philanthropic plan that reflects the values that are important to you and your family. They can assist with the implementation of a plan which may involve one of several gift planning vehicles, including the creation of your own foundation, or using a donor-advised fund such as the Private Giving Foundation. An alternative to establishing a foundation, the Private Giving Foundation was created by TD and was the first donor-advised fund program launched by a financial institution.
- **Investment Management and support for Not-for-Profit Organizations:** Not-for-profit organizations depend on returns from their investment portfolio to help support programs, grants and administrative overhead. TD Wealth has substantial experience in this sector, and offers an approach focused predominantly on capital preservation, income generation and long-term capital appreciation.
- **Custom Credit:** This team of specialists provides innovative, flexible credit solutions and investment strategies to support your estate and/or business succession plans, while seeking to maximize tax efficiency and minimize risk.



Our commitment to helping you meet your wealth needs

When appropriate, we will introduce you to specialists who provide broad private banking solutions, sophisticated credit facilities, or skilled investment management, all helping to support your ongoing peace of mind.

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