



TD Wealth

“When you get to retirement, you realize that you need as much vision for your wealth as you’ve had for your business.”

Andrew Cooper, CIM, FMA, FCSI®, CIWM
Vice President, Investment Advisor,
Certified Retirement Specialist

Cooper
Strategic Wealth Advisory



A Matter of Perspective

The lifecycle of a business is a complicated matter for owners to manage. When your first priority is the operation of the business itself, it's difficult to ensure you're also growing your wealth efficiently, retaining it through transitions, and setting yourself up for retirement.

The same is often true of any major financial event, and the anxiety that comes with it – it's a matter of perspective that, once resolved, allows you to focus on the strategies that can be most effective in meeting your goals.

Through an insightful discovery process, written comprehensive plans and proactive strategies, we work with business owners to refresh their perspectives and implement goal-oriented plans encompassing several areas of their wealth.

"We believe business owners require two things: the insight to uncover the full scope of their needs, and the technical ability to meet those needs. The first comes from our experience working with owners, the second from our financial expertise."

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"We have been doing business for well over 20 years, and Andrew has done a simply wonderful job. Several of our holdings have more than doubled in value, we sailed through the 2008 financial crisis, and our net worth keeps going up and up. What more could one ask?"

Donn and Lillian Wilson

When your wealth is protected, you can dream big.

The first objective of a well-thought-out plan is to help protect what you have.

For business owners, this often includes helping to protect your wealth from taxes, helping to protect your business from unnecessary risks and helping to preserve your savings for your retirement and estate. We work to provide plans that are grounded in protection strategy, while proactively pursuing long-term goals.

Our specialized services* can help you to:

- ♦ Manage risk and tax while growing your wealth
- ♦ Transition out of your business and develop your retirement income
- ♦ Define your legacy and preserve your estate through personal and corporate wills
- ♦ Sell or transition your business, and manage the proceeds sustainably
- ♦ Establish a holding company to help grow your wealth efficiently
- ♦ Use insurance strategies to help save tax, transfer family wealth or create retirement income
- ♦ Meet philanthropic goals through your business and in retirement
- ♦ Bring the strategies of your accountant, lawyer and other professionals into alignment with your goals
- ♦ Bring to bare all that TD has to offer, including tax, insurance and business specialists

*in collaboration with other TD Specialists



"We are conservative investors. In spite of that, Andrew Cooper has given us amazing results. We have the utmost confidence in his advice and strategies. He is knowledgeable, honest and we completely trust him."

Ed and Deb Hudson

Our Process

Having a long-term outlook is important, but in terms of individual tasks, it's also essential to have a clear roadmap for a shorter time frame. That's why we follow a two-year plan in which we prioritize steps like ensuring that your personal and corporate wills are aligned, and adapt as your needs grow and change over time.

STEP 1: **Gaining Perspective**

When we first meet, we pose questions about your retirement, family and values, which help us to clarify what's important to you, now and in the future.

STEP 4: **Two-Year Roadmap**

We define and initiate a two-year plan that begins with the items identified in the stress test, working towards short-term targets on the way to your long-term objectives.

STEP 2: **The Stress Test**

In order to identify the right strategies for your situation, we focus on first identifying the weak points or liabilities in your financial picture.

STEP 5: **Meetings and Reviews**

At various points in your two-year roadmap, we meet with you, your family members, and your other trusted professionals to help ensure your wealth strategies are fully in line with your vision for your wealth and your business.

STEP 3: **Client Vision Document**

We distill what we've learned in our initial discussions into a concise document outlining your priorities. This will act as a guide for all future decisions.



"Andrew has been advising my family on financial issues for many years. What we appreciate most about him is his proactive approach to investing, and his ability to communicate, regularly and clearly, his ideas and suggestions. He listens well, and his weekly newsletters are also enormously useful. We really appreciate his support, and do not hesitate in recommending him to others."

Gail and Chuck Heroux

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Cooper Strategic Wealth Advisory consists of Andrew Cooper, Vice President and Investment Advisor, Cynthia Thomas, Associate Investment Advisor, and Irina Maior, Client Services Associate. Cooper Strategic Wealth Advisory is part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. TD Waterhouse Canada Inc. is a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. - Member of the Canadian Investor Protection Fund. All trademarks are the property of their respective owners. © The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.