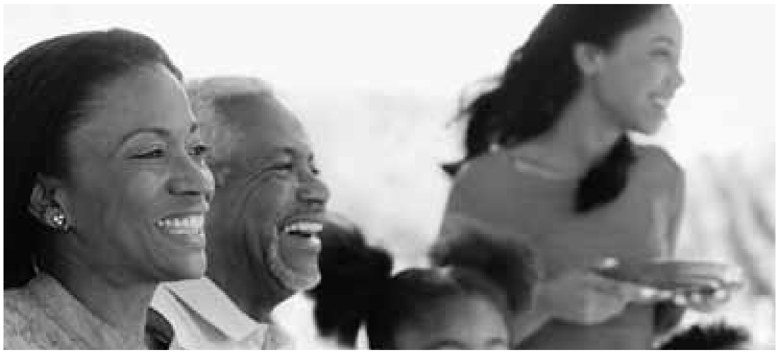
Tailored solutions for distinct wealth goals

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

As our 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. TD's wealth experts are specialists in their particular field. We all work together to help you accomplish the goals we've developed 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

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

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

Will and Estate Planning

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

To help you manage your responsibilities, our specialists 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

Our 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.

Tax Solutions

We see tax management as an integral part of a complete wealth strategy. In fact, a well-considered tax strategy can help you and your family preserve significant amounts of your wealth each year. Our experienced tax team specializes in the careful preparation, filing, monitoring and follow-up of personal, investment holding company, trustee and executor tax returns. We will also look at taxation within the context of your estate plan, with the goal of passing on your legacy in a tax-effective manner.

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. Our specialists work with you to determine the best form of coverage for all of your financial and non-financial assets in case of unforeseen events. 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

Our wealth advisors are supported by specialized teams that offer additional services of particular interest to affluent clients. They include:

- **Philanthropic Planning:** Our experts work one-on-one with you and your family to incorporate philanthropy into your overall estate and financial plans. This team also manages the Private Giving Foundation (PGF), the first donor-advised fund program launched by a financial institution in Canada.
- **Investment Management for Not-for-Profits:** In addition to creating tailored, well-balanced portfolios for a relatively low cost, we can advise on fiduciary oversight for charities, major gift planning for donors, and the creation and management of private foundations.
- **Aboriginal Services:** TD provides specific expertise in creating and managing Aboriginal trusts established for land claim settlements, and in providing investment services for Aboriginal communities.
- **Custom Credit:** Our team of experienced specialists creates leverage and investment solutions 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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