TD Wealth

Our service commitments

Our guiding principles

- Provide you with disciplined, straightforward, long-term custom tailored advice.
- Adherence to the highest level of professional honesty and integrity.
- Strive to deliver strong client service and consistent long-term performance.

Investment advisory services

- Thorough discussion and interview in order to have a complete understanding of your needs, objectives and risk tolerance.
- Formalize your goals and put them in writing for you.
- Formulate an Investment Policy Statement detailing your investment objectives, time horizon, risk tolerance and asset allocation.
- Portfolio Construction – provide you with specific investment recommendations backed by prudent research and analysis.
- Carry out due diligence on money managers and/or mutual fund managers in order to make appropriate recommendations, utilizing proprietary and independent analysis along with in-person interviews.
- Implementation of investment recommendations.
- Monitor your investments and stay abreast of changes and events in the investment world.
- Portfolio rebalancing as necessary – adapting to changes in the investment environment and/or personal circumstances.
- Regular reviews ensure your personal wealth plan is in line with your personal goals and objectives. Comprehensive reporting is included as part of our regular review process.

Additional financial services

- Work with you to create a wealth plan.
- Suggest alternatives to help lower your taxes, including the structuring of your portfolio to ensure maximum tax efficiency.
- Assist in reviewing and implementing estate plans.
- Review insurance needs that can help protect your family.
- Work with you to create or review your business succession plan.
- Guide you to think about areas of your financial life you may not have considered.
- Integration of specific financial goals by working with a network of TD specialists in banking, estate planning, trust, tax and insurance.

Our personal touch

- Proactively keep in touch with you to ensure we monitor changes in your life and family situation.
- Draw on the experience of our clients who have faced similar circumstances as yours.
- Help to educate your children and grandchildren about investments and financial concepts.
- A dedicated advisory team who is only a telephone call away to answer financial questions for you and to serve as a wise sounding board for ideas that you are considering.

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