TD Wealth

Entrepreneurs and Business Owners

Business owners often have an ever-evolving list of personal priorities that need to be managed both before and during retirement – on top of the varied financial questions that demand the expertise of specialists. We call upon a number of professionals in order to create a clear, integrated strategy for your wealth.

Investing for Business Owners:

Investment strategies geared toward business owners often incorporate income generation to help optimize your cash flow, diversification to mitigate risk, and tax management strategies to help you keep more of what you earn.

Transitioning Your Assets Tax-Efficiently:

Our team works with Estate Planners to integrate strategies for transitioning your estate and planning your legacy. We work to balance estate goals with personal wealth and business priorities.

Using Private Trusts:

Private Trust Officers help us to find the right structures for your wealth, while understanding the impact of tax. This often presents opportunities to extract capital from the business in strategic and efficient ways.

Insurance Strategy for Your Business and Your Wealth:

With guidance from Insurance Specialists, we explore options for using insurance as a tool to help protect your wealth and your business, as well as optimize cash flow or tax efficiency. We integrate their recommendations into your ongoing risk management strategy, which is periodically reviewed and updated.

Planning Your Personal Wealth:

Through a High Net Worth Planner, we develop a thorough plan centered around your goals and priorities. We help owners maximize personal wealth, and help generate reliable income streams once your business is no longer your main source of income. This often includes specialized structures such as holding companies, trusts and insurance policies that produce a variety of benefits.

Planning the Succession of Your Business:

Our process involves working with a Business Succession Specialist to design a business succession plan and exit strategy. We outline the key stages of succession, implement strategies to help ensure you get the most of what you've built, and align it all with your personal retirement plan.

Private and Commercial Banking Resources:

Access to Private Bankers through the Schall Advisory Group means you can customize banking and lending services to suit your personal and business needs. We work with Private and Commercial Banking services to help keep your financial picture integrated, efficient and simplified.

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