



# Personal Confidence Check Up

Your framework to help  
protect what matters



**TD Wealth**

Ready  
for you





At TD Wealth, we recognize that planning for the unexpected can be unnerving. That's why we developed the Personal Confidence Check Up, a guide to help you and your loved ones prepare should life take an unanticipated turn.





# Helping you to discover and achieve what truly matters to you.

At TD Wealth, our solutions focus on our Four Wealth Pillars, which help to ensure we're able to deliver well rounded wealth solutions and experiences that satisfy what's most important to you and your loved ones.



## Build net worth

We can help you build your net worth by developing effective strategies and investment solutions that align to your needs, even as they evolve.



## Implement tax-efficient strategies

We can work with you to help create and structure your accounts to help reduce tax exposure while keeping income available for when you need it.



## Protect what matters

By leveraging the expertise of TD specialists, we can integrate strategies to help you protect what matters to you most at every life stage.



## Leave a legacy

Your legacy is important to us. We'll help you create a plan that provides for your top priorities and optimizes the transfer of your wealth.

# Personal Confidence Check Up

## Part 1: Your Financial Life

Life can be unpredictable. To help you and those you care about prepare for whatever life throws your way, it's essential to ask yourself some important questions and give consideration to 'what if'?



### Build net worth

How well prepared are you to withstand financial distress?

- ☐ Have you performed a stress test on your current financial situation?
- ☐ How well would you be able to sustain a significant drop in income for a 12 month period?
- ☐ Do you have a liquid emergency fund in place? If so, how long would it sustain you?
- ☐ Do you have access to lending facilities in case of an emergency?



### Protect what matters

How well prepared is your family in case you're unable to earn income?

- ☐ Do you have an income replacement plan in case of illness?
- ☐ Do you have an up to date critical illness and/or life insurance plan?
- ☐ Do you have Powers of Attorney in place for your property and personal care?
- ☐ If so, are the individuals named aware of their role?



### Implement tax efficient strategies

Have you mitigated tax liabilities?

- ☐ Do you have a comprehensive estate plan in place with effective tax mitigation strategies?
- ☐ If your financial goals and objectives have changed, have you re-aligned your tax strategies?
- ☐ Are you up to date on developments from the government or tax authorities that may impact your situation?
- ☐ Should the worst happen, would your loved ones be faced with significant tax exposure?



### Leave a legacy

Do you have a robust plan in place for your loved ones should the worst happen?

- ☐ Do you have an up to date Will? When was the last time you reviewed it?
- ☐ If so, do you have an executor who is aware of their responsibilities and obligations?
- ☐ Does your family have sufficient financial support?
- ☐ Have you appointed guardians for your dependents?
- ☐ Have you developed a plan for philanthropic giving?

Notes:

# Personal Confidence Check Up

## Part 2: Your Personal Life

Whether it's thinking about who will walk the dog, or what would happen to your beloved collection of art, it's important to have a plan in place designed to help protect your loved ones and assets you care about most.



### Medical Care

- ☐ Who is your physician? Are they available/reachable in the event of a crisis?
- ☐ Are your loved ones aware of any medical conditions you have?
- ☐ Do you have a plan in place should your health decline?
- ☐ If you have a POA for Personal Care, is the individual named aware of who your medical team is?
- ☐ Have you made funeral arrangements? If not, are your loved ones aware of your preferences and wishes?



### Your most valued possessions

- ☐ Do you have valuations for things like jewelry and artwork? Where are these stored?
- ☐ Does your executor know where these documents are stored?
- ☐ Does your Will clearly state who should inherit these items?
- ☐ Are there specific items you prefer stay in your family (i.e. heirlooms)?
- ☐ Do you have a list of digital assets and passwords? (Social media accounts, loyalty/points programs, bitcoin)



### Pets and home

- ☐ Do you have a plan in place in the event you are unable to care for your pets?
- ☐ Does someone you trust have access to your home?
- ☐ Do you have a 'home manual' with critical contacts? (i.e.: Plumber, electrician, vet, etc.)
- ☐ Are your important documents (insurance, etc.) stored in a specific location? If so, where? Is your family aware?

Notes:

Priority List: Most important items to discuss with my advisor
1.
2.
3.





We're here  
for you.

We can help you put a  
plan in place designed  
to help protect what  
matters most to you  
and your loved ones.

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