



Kriss W. Bush CIM, CIWM, CPA
Investment Advisor
TD Wealth Private Investment Advice
905-815 2204

kriss.bush@td.com
www.krissbush.com

Integrated wealth solutions for professionals

As a successful business owner, your business gives you the financial means to provide for your loved ones, lead the lifestyle you want and provide the foundation for the retirement you envision.

Over time, however, managing your assets may become complex and time-consuming. What is the most tax-effective way to draw your income? How should you invest your excess cash flow? How can you be confident that you'll be able to retire when and how you want?

TD Wealth can help you find the answers to these and other important questions. Across our organization, we have the specialized knowledge and range of expertise to assist you with your wealth management needs, both personal and professional.

Our starting point: Getting to know you

Our wealth management process doesn't start with numbers or financial statements — it starts with you. Our client-centric approach helps ensure that your wealth management plan reflects your current needs, your beliefs, and your aspirations for yourself, your family and your business.

You will work with me, a knowledgeable Investment Advisor. I will be your dedicated point of contact in garnering the appropriate services of TD Wealth on your behalf. Through in-depth discussions and information-gathering sessions, my goal is to understand your needs, exploring your immediate priorities and short-term and long-term goals as they pertain to both you and your business.

Within TD, I have access to specialists with expertise in investing, estate planning, business succession, retirement planning and more. Based on your needs and with your permission, I can reach out to our specialists for their input and recommend specific solutions to help you manage, accumulate, preserve and transition your wealth.



Get a clear view across all your investments and bridge professional and personal needs and goals, through a wealth strategy designed uniquely for you.



We may also work in collaboration with outside professionals, such as your lawyer or accountant, to develop strategies and implement solutions to help you reach your goals.

Keep in mind that this is not a one-time event. You can expect me to stay in touch regularly to help ensure that your plan is adjusted to align with changes in your own life and your goals, through my recommendations and your wishes. While this is a business relationship, it is one built on the very personal attributes of commitment, understanding, confidentiality and trust.

Your business, your wealth, your legacy

The infographic below outlines the broad range of services we offer to professional clients like you. Some of these areas may be pertinent to you right now, while others may be ones you are more likely to need in the future. Whatever your priorities are, I can bring together the right team of specialists to craft a strategy that reflects what you need and helps position you and your business for success.

Investment strategies

Whether you are investing business assets or your personal assets, our investment specialists can provide the expertise you need. We take a goals-based approach, following a disciplined investment process to fulfill a diversified portfolio of secure, fixed-income and growth assets to meet your specific objectives.

- You can choose to be as involved in day-to-day decision-making as you wish. Many busy professionals opt for discretionary services, delegating monitoring and security selection to our professionals. Alternatively, our advised services enable you to take on these tasks yourself, with the support of experienced investment advisors.

Tax management

As a self-employed professional, you may be able to take advantage of tax-planning opportunities not available to employees. However, navigating the tax environment can be complicated.

- Our tax specialists can provide you with insight into the type of business structure that might be most beneficial for you, how to plan your income to help maximize tax-efficiency and potential income-splitting opportunities with your spouse or adult children.

Customized credit solutions

Whether you're borrowing for personal reasons or for your business, our specialists can identify opportunities to help meet your needs. In addition to mortgage, and secured and unsecured lines of credit, we also offer partnership financing and equity monetization strategies.

Asset protection

As a professional, one of the challenges you may face is protecting your assets from potential liability and creditors' claims related to your business operations. Our specialists can help you identify opportunities to help limit possible exposure to such claims.

A full suite of services



Retirement planning

When do you think would be the ideal time to retire? Age 55? Age 65? Never? Whatever your preference, planning ahead is the key to making your goal a reality.

- Together, we can explore the possibilities and the steps needed to achieve your retirement goals. As a business owner, you may be able to make use of an Individual Pension Plan (IPP).
- When the time to transition to retirement draws near, I can work with you to set out a tax-effective income strategy to help provide the cash flow you need while helping to preserve your assets and provide sufficient growth to help see you securely through your retirement years.

Business succession

Going hand-in-hand with retirement planning is business succession. You may have several options which could include selling to a third party, selling to a current business partner or employee or finding a successor (perhaps one of your children).

- Your decision has important implications for you, your family and your business, so it's important to make an informed decision. Planning as much as 10 years in advance may help you maximize the value of your business and ensure a smooth transition. At every stage, you can rely on me to bring in the appropriate specialists to help you make the choices that are right for you.

Transitioning your wealth

Over the course of your career, your hard work and dedication can result in the accumulation of significant wealth. With an effective estate plan, you can feel more confident that your wealth will continue to support the people you love and the charitable organizations you support.

- Your will is the cornerstone of an effective estate plan, and I can help you create an inventory of your assets and set out your wishes so that your legal counsel can draw up a will that clearly defines your desired distribution of assets.
- Depending on your circumstances, trusts may play a key role in helping you transition your wealth in a tax-effective manner and help ensure it is managed and distributed in accordance with your wishes. Should this be an appropriate choice for you, I can call on our trust specialists for assistance.

Leaving a legacy

People who have accumulated significant wealth can play an important role in supporting charitable and not-for-profit organizations, and philanthropy may be an important goal for you. Working with our tax and estate planning specialists, I can help you determine when and how to give to make the most effective impact, whether through your will or through corporate or personal gifting strategies.



TD Wealth — the professional choice

I recognize the complexity of the wealth planning needs you may face as a business owner.

Through TD Wealth, you will enjoy a single point of access to a comprehensive range of specialized wealth services and specialists whenever needed, as part of an integrated service to manage your personal and business assets.

Draw on the expertise, global reach and stability of TD Bank Group, a recognized leader in good governance and risk management, ranked as the Safest Bank in North America for 2013 by Global Finance magazine.¹



My commitment to you

My role is to understand your goals and help you achieve them — not just today or tomorrow, but over the long term. The vision you have for yourself, your family and your business is unique, and my objective is to help you manage your wealth to see it come to light.

Failure to Plan is Planning to Fail. Kriss and the TD Wealth team focus on your success by developing strategies based on your needs. Call for a free consultation.



¹ Global Finance magazine rated TD Bank Group the World's Safest Bank in North America in 2013.

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