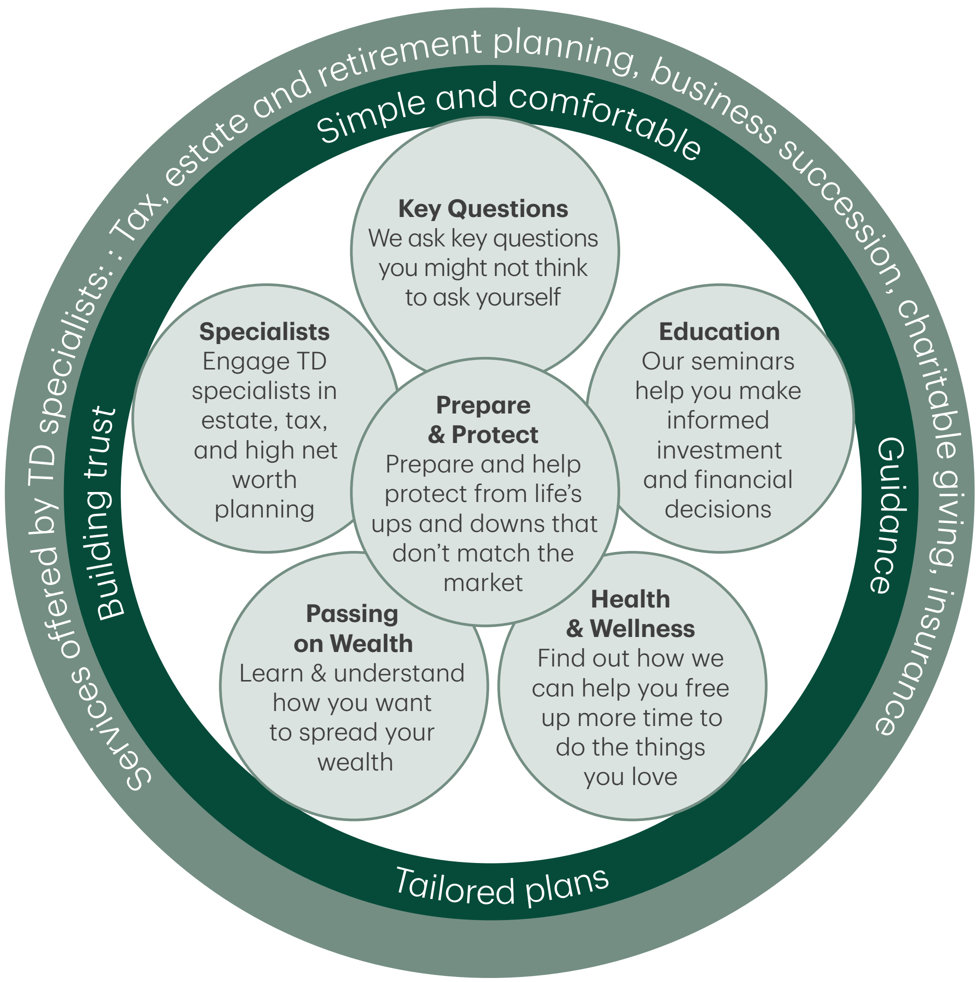
Preparing families for their life stages

Legacy
Wealth Advisory Group

TD Wealth

Why Legacy Wealth Advisory Group?

Getting the appropriate investment advice is a key part of managing wealth. But it is just one part of the big picture. You may also need to manage ongoing finances, minimize taxes, or structure your estate in a tax-efficient manner. And this should be a process that is comfortable to you and/or your family. This is why we are here.



We see life through your eyes

Wealth is about much more than just numbers and figures. It's about having the power to do what's right for your family, the freedom to fulfill your dreams, the flexibility to invest in your business, and the assurance that you're prepared for life's ups and downs – which don't match the ups and downs of the market. We strive to view your life through your eyes so we can create an investment solution that matches your needs.

Our principles and practices

Our lasting relationships are based on trust. We believe we are straightforward, truthful and accountable. We are available and deliver attentive service.

Going beyond investment advice, we identify opportunities to help maximize your wealth or prepare you for retirement through tax planning, insurance and estate strategies. TD Wealth Advisory Services specialists can provide expertise on estate and tax matters to help create integrated solutions where needed.

The investing landscape is constantly changing so we never stop learning. We hold seminars, luncheons and workshops to inform our clients and continuously educate ourselves to help us to provide accurate and relevant advice.

Integrated advice at various life stages

Our aim is to protect and grow your wealth and help you make wise decisions throughout your life, having a positive impact on future generations. We will plan to address your needs when you are:

- Getting married or divorced,
- Buying a house,
- Starting or divesting a business,
- Saving for your own or your kids' education,
- Changing careers,
- Saving for a major purchase,
- Inheriting a windfall,
- Experiencing major health issues,
- Heading into retirement, or
- Ready to transfer your wealth tax-efficiently to the next generation and favourite charities.

We will work closely with your accountant, lawyer and banker, asking key questions you might not think to ask on your own. If you do not have any of these relationships, we can introduce you to TD specialists.

Life can be complicated, but investing doesn't need to be. Our custom solutions can simplify and enhance your life and help you achieve your financial goals for your family, business, estate, and retirement.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Tailored portfolios

If you're just starting to invest, we can help you set up your Retirement Savings Plan (RSP), Registered Education Savings Plan (RESP), insurance strategies, Registered Disability Savings Plan (RDSP) if needed, a Tax-Free Savings Account (TFSA), and a comprehensive financial plan. We can create a long-term, integrated financial plan, and then create your investment strategy based upon it. Then, we monitor how you're doing relative to your goals, track your investment growth and make adjustments according to the dynamics of your lifestyle or the markets. We will follow a consistent and disciplined process to select the finest professionally-managed mutual funds, premium portfolios and corporate portfolios.

Planning for retirement

If you're well into your earning years, we will begin to talk about retirement and estate planning strategies and business succession. Our team endeavours to keep on top of the frequent changes in tax regulations that affect you and provides tax-wise strategies.

If you're approaching, or in, retirement, you will likely need greater safety and stability. We can help you turn your RSP into a Registered Retirement Income Fund (RRIF). Should you wish, we will work with a lawyer to help you set up a trust to help ensure your wealth plan is honoured after your death and that your Will is tax-efficient. To help protect you from surprises in retirement, we can work with your accountant and doctors to help you know how much you may need in order to retire and maintain your current lifestyle, whether or not we believe that your savings will be enough to last your lifetime, how you can fund home nursing, home assistance or a good senior's residence, and more.

Meet our team

Eugene Wong, CFP®, CIM®

Senior Vice President, Portfolio Manager & Investment Advisor

Eugene has been loyal to TD since he graduated from the University of Alberta in 1999. As an Investment Advisor, Eugene has won the Vision In Action Award*, TD's Merit Award** four times and the President's Award*** twice; during his nine years as a Financial Planner, he won TD's Merit Award every year. Eugene earned his Certified Financial Planner (CFP®) designation in 2003, demonstrating that he meets or exceeds the standards for rigour and high ethical conduct set by the international financial planning community. To maintain certification, he must take educational programs each year. Eugene volunteers as a children's hockey coach and fosters the Mandarin and Cantonese languages at the Chinese Academy. He and his wife enjoy spending time with their three young children outdoors.

Oscar Zorzetti, CFP®

Vice President & Investment Advisor

Oscar Zorzetti is a Vice President and Investment Advisor with Legacy Wealth Advisory Group and he has held his Certified Financial Planner (CFP®) designation for over 20 years. He joined TD Wealth Private Investment Advice in 2010 after being a Financial Planner at TD Wealth Financial Planning for eight years.

Kathryn McNeil, CFP®, CIM®

Investment Advisor

With over 13 years of investment industry experience, Kathryn started her career in Edmonton and moved to Calgary in 2008. She has earned the Certified Financial Planner (CFP®) and Charter Investment Manager (CIM®) designations, with previous experience as a Senior Financial Planner with TD Wealth. While obtaining a Bachelor of Commerce, Kathryn lived and studied in three different countries. Specializing in Finance and Economics, she attended University of Alberta, University of Edinburgh, and Hessen International University in Marburg, Germany. As a travel enthusiast, Kathryn enjoys venturing off the beaten path and has visited five of the Seven Wonders of the World. In her spare time, her husband and family enjoy weekend trips to the Rocky Mountains for hiking and cross-country skiing. Kathryn also volunteers with the Special Olympics and Calgary Drop-In Centre.

*The Vision In Action Award recognizes the contribution of a truly outstanding employee who consistently demonstrates TD's commitments and vision.
**The Merit Award rewards sales employees who meet and exceed the business unit's criteria, consistently deliver legendary experiences and demonstrate the following qualities: motivation, excellence, results, integrity, teamwork.
***President's Club is awarded to employees for meeting or exceeding business financial goals as well as maintaining a high level of professional business conduct throughout the year and consistently demonstrating integrity and the highest ethical standards.

Benjamin Ho, BA

Associate Investment Advisor

Benjamin graduated from the University of Calgary in 2008 and joined TD Wealth in 2013. Ben's duties include working directly with clients to perform account administration, answering enquiries, following up after meetings, and executing trades and transfers. He is fluent in Cantonese. After work, he enjoys biking, hiking, badminton, tennis and relaxing outdoors.

Alison Ng

Client Relationship Associate

After earning her Business Administration Diploma from the Southern Alberta Institute of Technology in 2010, Allison joined our team at TD Wealth Private Investment Advice in 2012 as a Client Service Associate. She performs administrative tasks – keeping account operations organized, opening accounts, transferring funds, gathering information, answering client questions, preparing tax packages, and clearing queries. Alison speaks Cantonese and Mandarin fluently. She unwinds by playing badminton with her husband and friends.

Karla Beltgens, BA

Client Service Associate

Karla focuses on working directly with clients to perform account administration, answering enquiries, following up after meetings, and executing trades and transfers. Karla joined TD Canada Trust in 2011 as a Customer Service Representative in Duncan, British Columbia. After moving to Calgary in 2012, her career with TD progressed to be a Financial Service Representative, Manager Customer Service and most recently worked in the Regional Office for TD Canada Trust. On her free time, Karla enjoys keeping active by biking, hiking and skiing with her husband.

We engage TD Specialists who provide expertise in estate and high net worth planning

Bernice Kutney, TEP, CFP®

Tax and Estate Planner

Bernice is a Tax and Estate Planner within the TD Wealth Advisory Services team. She is an experienced wealth planning professional with more than 25 years of experience in roles within the private trust industry. Her extensive experience in the planning and administration of estates, trusts and dependent adult situations enables her to provide clients with customized solutions to help optimize the transfer of wealth to future generations. Typical strategies include the use of trusts, charitable giving, tax minimization and planning in cases of incapacity. In her role as Tax and Estate Planner, Bernice feels privileged to work with clients and colleagues to understand their wealth management needs, concerns and goals. She provides advice, planning and solutions in complex, sensitive situations.

Bernice is a member of the Society of Trust and Estate Practitioners (STEP), and the Calgary Estate Planning Council.

Sean Hiebert, CPA, CA

Senior Manager, High Net Worth Planner

Wealth Advisory Services

Sean provides advanced tax, estate, business succession and financial planning assistance to high-net-worth families and business owner/managers. He creates integrated and customized wealth plans which assist clients in identifying and achieving their specific short and long term goals.

A Chartered Accountant (CA) by background, and prior to joining TD, Sean honed his knowledge and expertise in tax with a national Chartered Accounting firm where he was a senior manager in the firm's private company services tax group with a focus on corporate and personal tax planning for owner/managers and high-net-worth families.

Sean is a graduate of the University of Calgary and has completed the Canadian Institute of Chartered Accountants (CICA), now known as the Chartered Professional Accountants (CPA) of Canada, In-Depth Tax Courses (I, II and III) as well as the Corporate Reorganizations and Advanced Tax Issues for the Owner-Managed Business Courses.

As an experienced wealth planning professional, Sean will work with you every step of the way to help you progress towards achieving the goals and dreams you and your family share for your work and career, well-being, home, lifestyle and legacy.

Let's start the conversation

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