TD Wealth Insurance Services

Featured Senior Estate Planning Advisor

Michael Philip Josey, B.Comm. ,CFP®, CIM®

Senior Estate Planning Advisor
TD Wealth Insurance Services
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Michael brings more than 30 years of experience in the insurance and financial planning industry. Since joining TD Wealth in 2010, he has worked closely with advisors and their clients to develop practical estate planning and insurance strategies that help protect wealth and support long-term family goals.

Prior to joining TD Wealth, Michael was a Director of Sales for Atlantic Canada with a national life insurance company. Earlier in his career, he spent 14 years building and operating a successful financial planning practice, giving him firsthand experience helping clients navigate complex financial decisions.

A lifelong Maritimer, Michael earned his Bachelor of Commerce degree from Saint Mary's University in Halifax and holds both the Certified Financial Planner (CFP®) and Chartered Investment Manager (CIM®) designations.

Outside of work, Michael enjoys spending time with his wife, Sherry, and their two children. When he's not supporting clients and advisors, you'll often find him hiking the trails of Atlantic Canada with their two Australian Shepherds.

TD Wealth Insurance Services

Supporting Estate Planning & Insurance Team

Elizabeth (Betsy) Ann MacDonald

Wealth Insurance Advisor
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Betsy helps individuals, families, and business owners use insurance strategies as a tool to protect wealth, support estate planning objectives, and create lasting financial legacies. She believes meaningful planning begins with open conversations about life's most important financial decisions.

Known for her collaborative and client-focused approach, Betsy works to simplify complex planning concepts through each stage of life and build strategies that align with each client's values, goals, and long-term vision. Her areas of focus include life, disability, and critical illness insurance, estate planning & tax-efficient wealth transfer, and charitable giving strategies.

Betsy believes that strong relationships are built on trust, compassion, and genuine understanding ; these are principles that guide both her professional and personal life. Based in Halifax, Betsy enjoys family life with her husband and three boys and can often be found at a sporting event or spending time in her hydrangea garden.

TD Wealth Insurance Services

Supporting Estate Planning & Insurance Team

Jacob Mackinnon

Estate Planning Advisor Associate
TD Wealth Insurance Services
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Jacob Mackinnon is an Estate Planning Advisor Associate with TD Wealth Insurance Services, where he has worked since 2025.

He completed a two-year Business Administration diploma at Nova Scotia Community College and began his career working in another insurance company. In his role, Jacob provides administrative and planning support to help deliver organized, client-focused estate planning solutions.

Outside of work, he enjoys hiking, playing golf, and spending time with his wife, Jessie.