**TD Wealth** Private Investment Advice

# Will We Ever Be Able To Retire? Sample Scenario

Jack & Jill in their early 40s with two children Annual household income of \$200,000 Worried that they would never be able to have the retirement they wanted

## Synopsis

I first met Jack and Jill when they were in their early 40s. Both were professionals earning approximately \$200,000 combined. While both were making monthly contributions to their RSPs, TFSAs and company sponsored plans they felt financially overwhelmed and directionless. They had already come to the conclusion that they would have to work longer than they wanted and have a retirement that was less than they dreamed of.

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#### Step 1

Our first meeting was simply conversation about their values, their goals. We did a benchmarking of their current situation for them.

### Step 2

We created a new, easy to follow plan that would address the things most important to them, including their retirement goals.

#### Step 3

The new plan set a path to retirement and included regular updates, cash flow protocols and risk management strategies.

### Step 4

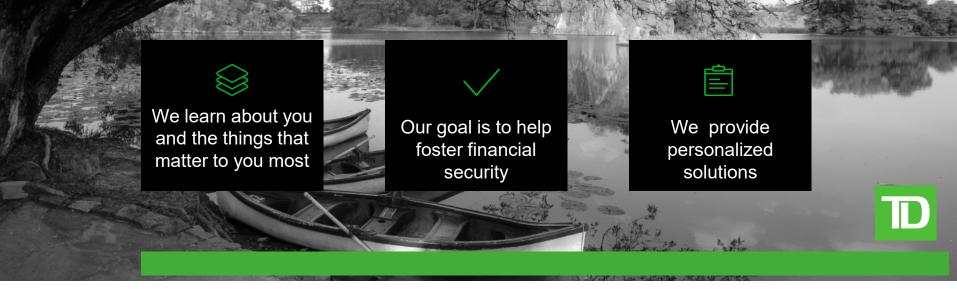
Jack & Jill saw all the components slowly slide into place. Over the years, they have grown their assets, without much stress.

## Conclusion

Today Jack and Jill are in their mid 50s, and while they could effectively retire with comfort today they have decided to continue working because they love what to do. They no longer stress about retirement and smile a lot more than they used to. By implementing a comprehensive plan Jack and Jill have been able to get to a point where the scary "IF we can retire" has been replaced with, "How about today?"

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## Why work with us?

Our team's experience and skills allows us to help families navigate the ever changing and increasingly complex world of finance. We work with our clients, their tax and legal advisors and collaborate with TD specialists as needed to ensure that we are all on the same page. We constantly communicate with our clients so that they receive up-to-date information from us. Our goal is to provide clients with the level of service and expertise that is often reserved for family offices but without the associated costs.



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