

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.

Will We Ever Be Able To Retire? Sample Scenario

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?"

Will We Ever Be Able To Retire? Sample Scenario



We learn about you
and the things that
matter to you most



Our goal is to help
foster financial
security



We provide
personalized
solutions



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.

Disclosures



The information contained herein has been provided by Nando Tenuta, Investment Advisor, and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. ©The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.