**TD Wealth**
Private Investment Advice

# Business Owner
## Sample Scenario

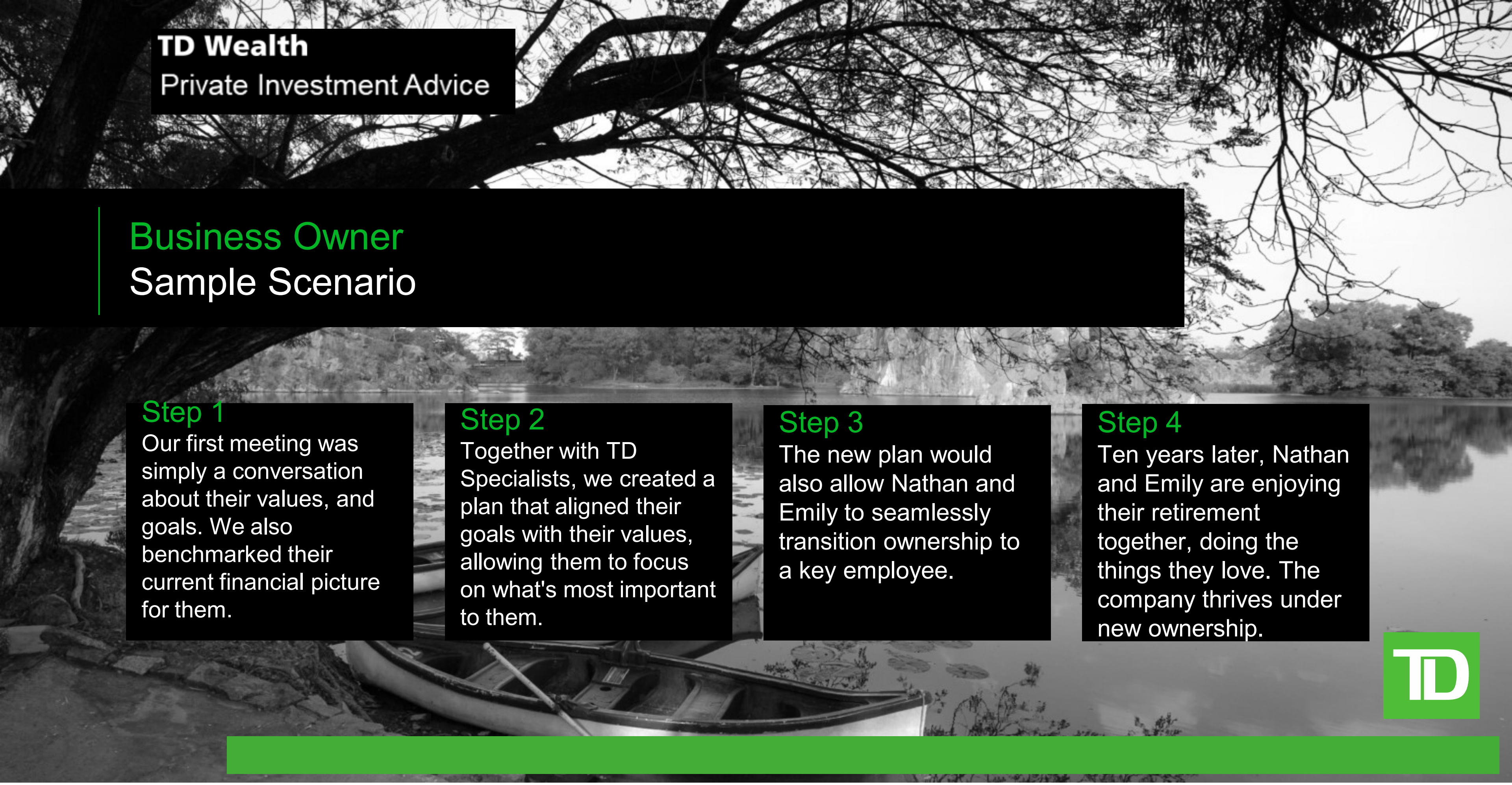
Nathan & Emily, successful business owners

Annual income of $450,000; Total Net Worth of $10.0 M

Nathan and his wife Emily wanted to retire and exit their company but had no idea how

## Synopsis

Nathan was introduced to us by Fred. Nathan had been in business for over 20 years, and while he was not ready to retire, he did want to start taking his foot off the pedal. Nathan's team was very competent at running the business without him, and that gave Nathan time to do other things, like golf with Fred every Tuesday. Over the years Nathan and Emily had accumulated assets, but they lacked a plan for what comes next. To make matters more complicated neither of their adult children were interested in running the company.



**TD Wealth**
Private Investment Advice

# Business Owner
## Sample Scenario

### Step 1
Our first meeting was simply a conversation about their values, and goals. We also benchmarked their current financial picture for them.

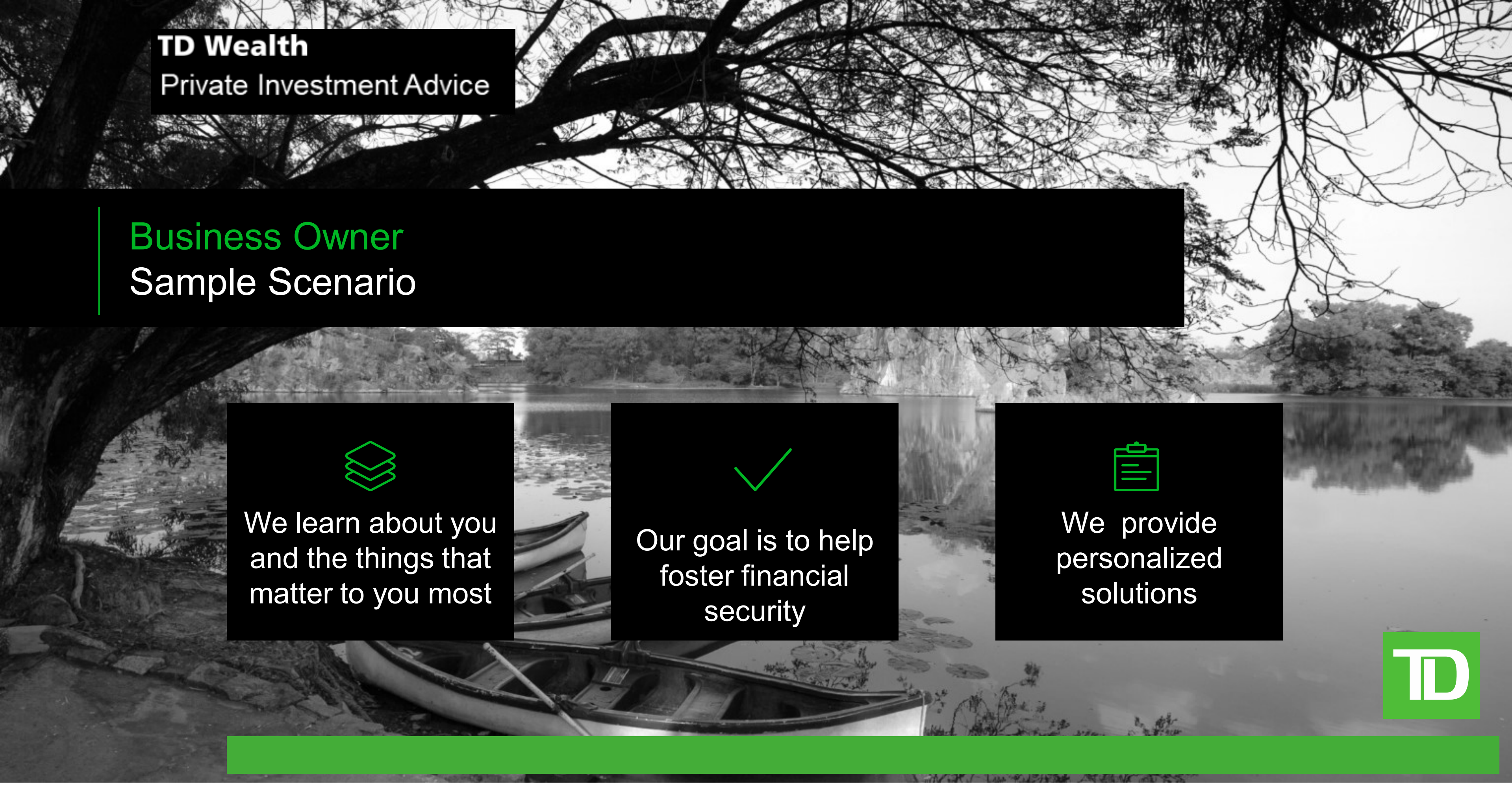
### Step 2
Together with TD Specialists, we created a plan that aligned their goals with their values, allowing them to focus on what's most important to them.

### Step 3
The new plan would also allow Nathan and Emily to seamlessly transition ownership to a key employee.

### Step 4
Ten years later, Nathan and Emily are enjoying their retirement together, doing the things they love. The company thrives under new ownership.

## Conclusion

Even though Nathan had no immediate plans to retire, he was already on his way to doing so. His company was running itself, and he was slowly leaving it in the hands of a key employee. His grown up kids had their own lives, with no interest in taking over the company. Nathan and Emily thought at that some point they would simply shut down the company. By collaborating with TD Specialists, we devised a plan that allowed Nathan to slowly remove himself from the company, while letting Cheryl, his key employee, slowly take control. By restructuring his investments and portfolios, we were able to help Nathan and Emily, align their values with their goals, which included creating a legacy for their children and grandchildren. Finally, Nathan and Emily could enjoy the fruits of their 20+ years of hard work and sacrifice.




## 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.

**TD Wealth**
Private Investment Advice

# 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.