



Michael Serpico, CFP®, CIM®

Senior Portfolio Manager & Senior Investment Advisor

With more than three decades of investment experience, Michael has guided clients through some of the most turbulent chapters in financial history - market corrections, recessions, and periods of extreme volatility. Those experiences have shaped a clear and enduring ideology: disciplined investing and rigorous risk management will outperform chasing short-term market noise.

As a Senior Portfolio Manager and Senior Investment Advisor at TD Wealth Private Investment Advice, Michael specializes in working with affluent individuals and families who have worked hard to build their wealth and are equally focused on protecting it. His approach combines disciplined portfolio construction with decisive, personalized counsel, positioning clients to weather volatility while staying strategically aligned with their long-term goals. Michael's investment philosophy is straightforward and powerful: protect capital first, grow it prudently, and never lose sight of the long-term plan.

What sets Michael apart is his belief that successful wealth management starts with understanding the person behind the portfolio — their values, their family, and the milestones that matter most to them. Over the years, he has stood alongside clients through life's most meaningful turning points: marriages, career transitions, the birth of children and grandchildren, the loss of loved ones, and retirement. He has advised clients through business transitions, retirement planning, and generational wealth transfers, providing guidance through life's most consequential financial decisions.

Outside of work, Michael is grounded by family. He believes in enjoying today while building a secure future for tomorrow and spends his time away from the office prioritizing his health, travel, and the people he loves.