

The Value of Advice

Our Commitment

We take pride in delivering personalized advice. To achieve this, we take a 360-view of your present situation to learn more about your vision for the future and develop long-term strategies to help you achieve your objectives, goals, and priorities.¹

Our Approach

We take a comprehensive approach to creating a tailored plan for you. In creating a plan, we consider your current financial situation, identify potential risks and solutions to address the shortfalls, and help to protect your financial security.

01



Discuss personal goals and priorities

Before making any recommendations or proposing strategies, it's essential to set up a discovery conversation with you to understand your personal goals, specific needs, and top priorities.

Canadians who seek assistance from a financial professional are **less prone** to money-related stress, sleep loss, and financial regrets.²

02



Gather sufficient information

Once your personal goals and priorities are identified, we gather sufficient quantitative and qualitative information to help develop a well-rounded view of your financial situation.

Nearly half of Canadians or **48% have lost sleep** due to financial worries.²

05



Develop recommendations

To better serve you, it is essential to create and rank recommendations that align with your personal goals, needs, and priorities. At TD Wealth, we aim to help enhance and optimize your financial standing.

Canadians who have an advisor are **2x more likely** to have a high Wealth Confidence™ compared to those who do not have an advisor. sleep loss, and financial regrets.³

04



Identify financial strategies

To help ensure your personal goals, needs, and priorities are met, it's crucial to identify potential financial planning strategies and assess their feasibility and effectiveness in achieving the desired outcomes.

Two-in-ten Canadians **regret** not investing or saving more, earlier, and more wisely.²

03



Evaluate financial situation

Next, we evaluate your financial situation to uncover strengths and weaknesses by performing analysis and projections and integrating the results into your personal goals, needs and priorities.

Two-in-ten Canadians say getting financial advice from a professional **would help** to reduce financial stress, but 'saving more' still comes out on top.²

06



Present financial recommendations

Next, we present the financial planning recommendations to you, providing detailed reasoning and evidence to ensure you understand the rationale behind the recommendations.

TD Wealth clients with High Wealth Confidence™ were **7x more likely** to say their advisor was worth every dollar in fees compared with those clients with low Wealth Confidence™ and who said their advisor was worth none of the fees they paid.³

07



Implement and monitor

Finally, with your approval, we put the plan in motion, including implementation actions, responsibilities, time frames, and ongoing monitoring relative to your personal goals, needs, and priorities.

Among the steps taken to reduce financial stress, only **19%** of Canadians received financial advice from a professional.²

Connect With Us

Speak with a TD Wealth advisor today to determine how you can begin the planning process and work together towards building your personalized plan based on your objectives, goals, and priorities.