



No matter what your future holds, it's never too early to start planning for it.

When you envision the future of your business, what do you see? Do you see yourself selling your company to a third party? Transferring it to your children? Delaying retirement so you can continue to build your legacy? We can help you learn more about a variety of business and personal wealth management solutions.

## Thinking ahead

**Whether you want to grow, preserve, protect or transfer your wealth, our Business Wealth Advisors specialize in thinking ahead.**

Next to starting your business, deciding how you will leave it may be one of the most challenging and important decisions you ever make. A successful business transition plan takes a great deal of thought and preparation, and you'll want the advice of someone experienced in these matters. That's where we come in to help you get started.

## Understanding your needs

As a valued TD client, you have access to a team of professionals. We begin by taking the time to gather a deep understanding of who you are. Developing a personalized plan for the future begins with us working with you to identify your goals and priorities. With an understanding of what is most important to you, it can help you be one step closer to making your vision of success a reality.

Let's take a look at some of the business options you may be thinking about:

### Grow your business



### Step back from your business



#### Questions to consider:

- Are you looking to acquire other businesses?
- How will you finance your growth plans?
- Have you thought about leveraging your business to finance growth?

#### Questions to consider:

- Do you want to stay involved but step back from the day-to-day management?
- Do you want to have more time for family or your favourite philanthropic cause?
- Are you thinking about de-risking your wealth by selling part of the business and developing additional source(s) of income?

### Pass your business onto your children



### Sell your business



#### Questions to consider:

- Will all your children receive shares in the company or only the ones who work in it?
- Have you thought about whether or not to sell the business to your family versus gifting it to them?
- If the business isn't successful under their management, how would that impact your retirement plans?

#### Questions to consider:

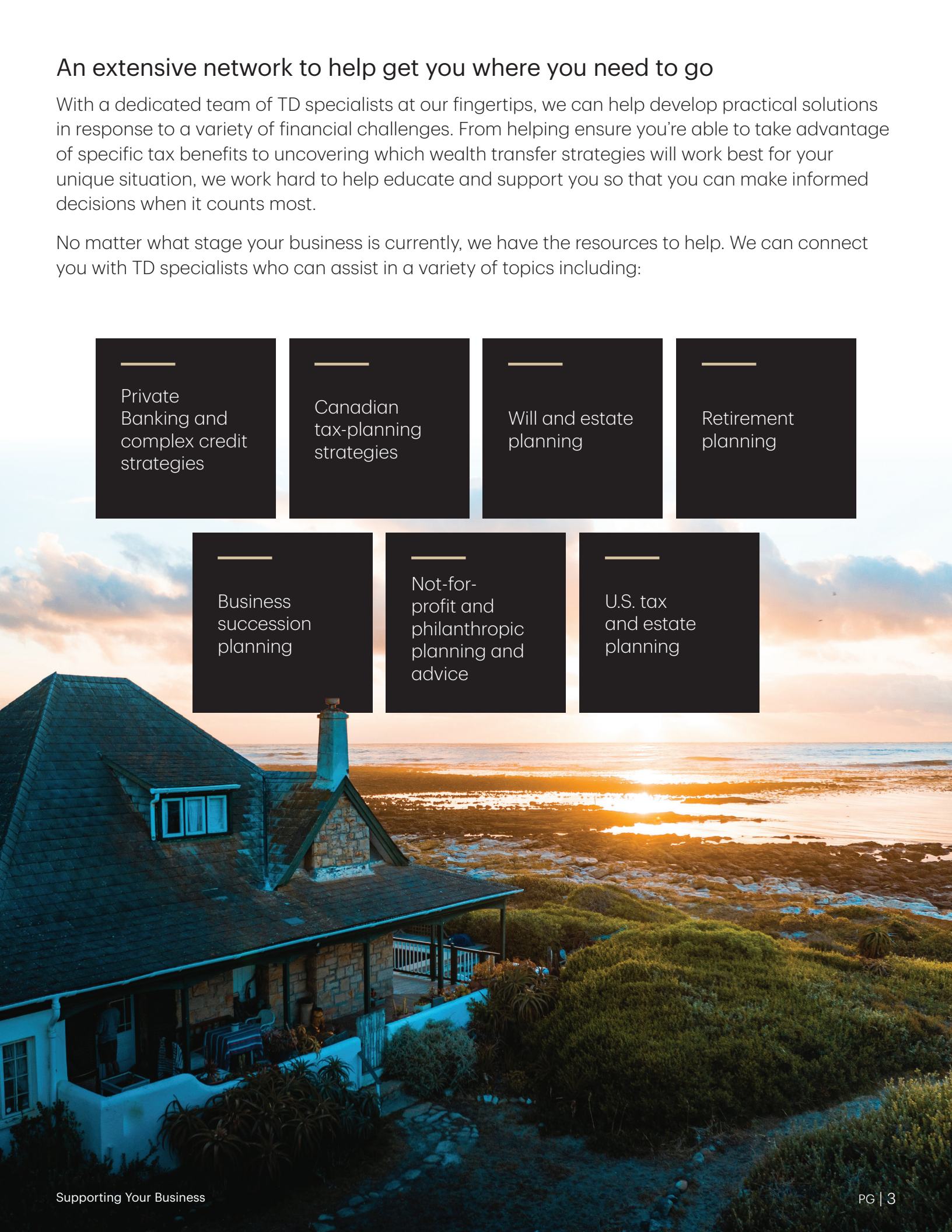
- Have you had your business valued? Do you know how a buyer will value it?
- Do you know how to find the right buyer?
- If your management team is ready to acquire your business, do they need help with financing?



## An extensive network to help get you where you need to go

With a dedicated team of TD specialists at our fingertips, we can help develop practical solutions in response to a variety of financial challenges. From helping ensure you're able to take advantage of specific tax benefits to uncovering which wealth transfer strategies will work best for your unique situation, we work hard to help educate and support you so that you can make informed decisions when it counts most.

No matter what stage your business is currently, we have the resources to help. We can connect you with TD specialists who can assist in a variety of topics including:



Private  
Banking and  
complex credit  
strategies

Canadian  
tax-planning  
strategies

Will and estate  
planning

Retirement  
planning

Business  
succession  
planning

Not-for-  
profit and  
philanthropic  
planning and  
advice

U.S. tax  
and estate  
planning

Your legacy is important to us. Let's work together to help you get started on creating a unique plan that will help you achieve your vision of success.

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