



Uncover what drives your decisions

TD Wealth Behavioural Finance

Your success can't be understood with just a set of numbers. A combination of factors influences your wealth decision process, including your goals, motivations, family life and financial blind spots. When assessing these factors, and how they fit into your overall Wealth Personality, TD Wealth advisors use the cutting-edge field of Behavioural Finance to dig deep and really get to know who you are. Understanding the influence of psychology on your financial behaviour helps us deliver relevant wealth advice to help you achieve your goals.

Getting to know the full picture

Our discovery process is thorough, and it begins with an exploration of your financial blind spots. A few of the most common ones include:

① Framing Effect

The tendency to respond to the same problems differently, depending on how they are presented.

② Familiarity

The tendency to over-invest in what you are familiar with.

③ Sensitivity to Noise

'Noise' is recent information that can tempt you to second guess your established investment strategies.

④ Loss Aversion

The tendency to feel losses more strongly than gains.

⑤ Short Term Focus

The tendency to value a reward that arrives and discount a reward that will arrive later.

⑥ Overconfidence

The tendency to overestimate your own investment ability.



We all have financial blind spots

Once we understand your blind-spots, we can enhance our knowledge of you with additional layers, including a deeper understanding of your family's vision and values, and your overall financial picture. By charting your major traits, we can better predict your behaviours, identify underlying motivations, and work with you to help overcome any biases that may be slowing your financial growth.

To learn more contact:

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