Wealth management advice based on your unique goals

Sébastien Desmarais, LL.B., JD, TEP
Tax and Estate Planner
sebastien.desmarais@td.com

TD Wealth
360 Albert Street, Suite 1100
Ottawa, Ontario   K1R 7X7

Sébastien Desmarais is a Tax and Estate Planner at TD Wealth. Sébastien assists clients with their tax, trust and estate plan, focusing primarily on tax saving strategies and establishing an estate plan that meets the clients' goals while minimizing the tax implications and maximizing the wealth transferred to the next generation. Prior to joining TD, Sébastien's legal practice focused on high net worth estate and tax planning, business succession, drafting complex trusts, Wills and Powers of Attorney or advising executor with estate administration.

Sébastien was called to the Ontario Bar in 2007 after having obtained his common law degree from the University of Ottawa - French Common Law, is U.S. law degree (J.D.) from Michigan State University - College of Law and his civil law degree from the University of Ottawa. As a result, Sébastien is asked to assist clients with estates involving international issues, whether it is with the United States, Europe or Asia.

Sébastien has appeared on television and spoken at numerous events, notably the STEP National conference, STEP Ottawa conferences and the Canadian Tax Foundation - National Conference. Sébastien has published several articles in diverse publications notably, his most recent article on Cross-Border Estate Planning Involving the European Union, Asia and the Middle East was published in the Ottawa STEP September newsletter.

TD Wealth

Personalized wealth management designed for you

Danielle Carter, CPA, CA, TEP
High Net Worth Planner
danielle.carter@td.com

TD Wealth
360 Albert Street, Suite 1600
Ottawa, Ontario K1R 7X7

As a High Net Worth Planner of the Wealth Advisory Services team, Danielle will work with you and your other professional advisors, when appropriate, to develop comprehensive wealth strategies. Among them: retirement income planning, tax planning, estate planning, business structuring and transitioning and philanthropic planning.

Danielle holds the Chartered Accountant designation and will work to understand you and your wealth goals and build a plan to help you achieve them in a tax efficient manner. Prior to joining TD, Danielle was a tax manager with a national accounting firm. She has over 12 years of experience providing advanced tax, estate, business succession and wealth planning assistance to individuals and business owners.

Danielle holds an Honours Business Administration degree from Trent University and has completed the Canadian Institute of Chartered Accountants (CICA) in-depth tax course. Danielle also holds her Trust and Estate Practitioner (TEP) designation with the Society of Trust and Estate Practitioners (STEP). While working toward her TEP designation in 2017, she received the STEP Worldwide Excellence Award for the highest pass with distinction in the Taxation of Trusts and Estates. In addition to this, Danielle was also awarded the Gerald W Owen Book Award in 2019 which is presented to the student of STEP who achieves the highest overall combined mark of all four STEP Canada courses.

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Wealth management advice based on you

Your experienced Estate Planning Advisor of the Wealth Advisory Services team will work with you to help you determine the form of coverage for all of your financial and non-financial assets in case of unforeseen events. The strategic use of life, disability, living benefits and annuity products can also help you preserve your wealth, sustain your business and minimize tax obligations.

Maurice Gould CA
Vice President and Estate Planning Advisor
TD Wealth Insurance Services, Wealth Advisory Services
45 O'Connor Street, Suite #1100
Ottawa
613-783-4086

maurice.gould@td.com

Upon obtaining his Chartered Accountants designation in 1992, Maurice joined the life insurance industry. He held the position of Head of Estate Planning for a major life insurance carrier early in his career before moving on to a senior marketing role with a second carrier prior to his current role at TD. He joined TD as an Estate Planning Advisor in January of 2007.

Maurice prefers to work from a planning orientation that considers the individual and family's goals and needs. His focus on presenting tax-advantaged accumulation solutions helps him create tailored strategies for his clients.

Maurice is an experienced wealth planning professional, and will work with you to help you progress towards achieving the goals and dreams you and your family share for your work and career, wellbeing, home, lifestyle and legacy.

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