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In his leadership role, Ray is responsible for managing the trust activity across the TD Bank footprint from Maine to Florida. He oversees the Trust Advisors who bring TD Wealth's full range of investment options to U.S clients to support the management and distribution of their assets.

Ray has 28 years of experience managing the administration of trust and estate accounts. Prior to joining TD Wealth, he served as a Managing Director of Trust for the East Region at U.S. Bank and was a Managing Director at U.S. Trust, Bank of America Private Wealth Management. He has been a member of the Board of Directors of the New York Bankers Association and is past Chairman for both its Trust and Investment Division and its Trust and Estate Administration Committees.

Ray is a frequent speaker at estate planning seminars offered by the American Bankers Association, New York State Bar Association, New York State Bankers Association, the Practicing Law Institute, and the New York State CPA Society. He is an emeritus member of the Board of Directors of the Long Island Community Foundation. Ray is a graduate of St. John's University School of Law and received his undergraduate degree from Boston College, graduating from the School of Management's Honors Program.



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