

## **TD Direct Investing**

Important Changes to  
TD Waterhouse Canada Inc.  
Account Holder Information



## Systematic Withdrawal Plan – New

For any current Systematic Withdrawal Plan (SWiP) in a low load or deferred sales fund investment, a deferred sales charge may apply. If you have any questions, please contact an Investment Representative.

## TD Direct Investing Relationship Disclosure

### **The Services and Products Offered by TD Direct Investing – Products – Amended**

We offer our clients access to the following investment products:

- Cash and cash equivalents such as T-Bills and money market instruments
- Fixed income or debt securities such as bonds and debentures
- Equities including warrants
- Investment funds including mutual funds and exchange traded funds
- Derivatives including options
- Alternative investments such as principal protected notes, principal at risk notes
- Precious metal certificates

### **Investment Benchmarks – New**

- Investment benchmarks generally provide a broad measure of the return generated by specific asset classes over a given period. An Investment Benchmark can be used as a standard against which the performance of a security or investment portfolio can be measured. The most common form of investment benchmark is an index – such as a stock or bond index. Some common broad based market benchmarks include the S&P/TSX Composite Index, FTSE TMX Canada Universe Bond, and the S&P 500 Index.
- Measuring the return of your portfolio against appropriate benchmarks can be an effective way of assessing the relative performance of your investments.

## Important Information Regarding Leverage Risk

Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only.

If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as

required by its terms remains the same, even if the value of the securities purchased declines.

An investment strategy that uses borrowed money could result in far greater losses than an investment strategy that does not use borrowed money.

## Important Notice for Insiders and Significant Shareholders

In an effort to maintain a level playing field for all investors, Canadian securities industry regulations require insiders and significant shareholders of publicly traded companies to disclose their status when opening a brokerage account and advise of any changes of status as they occur.

In addition, insiders and significant shareholders are required to disclose their status when placing trades on equities and options issued by, or related to, the company with which they are associated, when the trades are entered on any Canadian exchange or market.

The same declaration requirement applies if you have trading authority or power of attorney on another person's account and are placing trades on his or her behalf, and either you or the other person is an insider or a significant shareholder of the issuer's securities. This requirement also applies to accounts where an insider/significant shareholder has a financial interest.

TD Direct Investing clients who are insiders of publicly traded companies can declare their status when placing orders on WebBroker or the Active Trader platform. These orders cannot be placed through TeleMax or TalkBroker; however you can place orders through an Investment Representative and indicate insider/significant shareholder status. There are restrictions that apply to the sale of securities on the TSX when one is a significant shareholder.

At TD Direct Investing, we value and appreciate your business. If you have questions, or to update your information regarding your insider or significant shareholder status, including whether you are a reporting insider, please call an Investment Representative at 1-800-465-5463. We would be pleased to assist you anytime, 24 hours a day, seven days a week.



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