

TD Direct Investing Relationship Disclosure



At TD Direct Investing, we are committed to providing you with exceptional service, support and a comfortable investing experience to meet your unique needs. Whether you're just starting out or you've been investing for years, we offer comprehensive educational resources, innovative tools and knowledgeable support to help you invest with confidence.

Please take a moment to review the information provided in this Relationship Disclosure document. It contains important details about the products and services we offer, the features of your account(s) and how it/they operate(s) and our responsibilities to you.

If there are any updates or important changes to this Relationship Disclosure information, we will be sure to let you know. If you have any questions about the content of this document, please contact us at **1-800-465-5463**. Our team of Investment Representatives would be pleased to assist you any time, 24 hours a day, seven days a week.

The Services and Products Offered by TD Direct Investing

Services

TD Direct Investing provides order execution accounts as described in the section below.

Products

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, hedge funds

For more information on investment products, you can also read the investment explanations in *Investments at a Glance*, a booklet prepared by the Canadian Securities Administrators (CSA) for financial consumers like you. This booklet is available on the CSA website at csa-acvm.ca

Your Account Type and How It Will Operate

Order Execution Account

With our Direct Trading and Registered Plan accounts (“Order Execution Account”), orders are entered by you using our online trading platforms or by placing an order over the phone with one of our licensed Investment Representatives. TD Direct Investing gives you comprehensive support, tools and resources to help you make informed investment decisions and become a more confident investor. We do not provide you with individual financial, legal, investment advice, tax advice or recommendations, and you are responsible for your own investment decisions.

The Fees You Will Be Paying and How They Will Be Calculated

The commissions you will pay for trades and the fees related to the operation of your account are included in the *Commission Schedule and Statement of Disclosure of Rates and Fees* document provided to you at the time of account opening. This information can also be found on our website at: tddirectinvesting.ca

Investment Suitability

Order-execution accounts:

TD Direct Investing does not advise you on the suitability of your transactions as you make your own investment decisions.

Content and Frequency of Our Reporting To You

Trade Confirmations

When you buy or sell securities, a trade confirmation will be sent to you using your preferred communication method (electronically if you are signed up for eServices or by mail), generally within one business day of the trade date. The confirmation will contain the following information:

- The name of the security that was traded and the total amount paid by you for a purchase or paid to you on a sale
- Any commissions or fees charged for the trade or disclosure that the transaction has been completed on a spread basis

Account Statements

During months where there is activity in your account (exclusive of interest or dividend payments), you will receive a statement of account from TD Direct Investing shortly after the end of that month. Regardless of whether any transactions have occurred, statements of account will be provided to you, shortly after the end of each calendar quarter.

Each statement will contain the following:

- Your name, address and account number
- The type of account
- Period covered by the statement
- Name and telephone number of the TD Direct Investing location where the account is maintained
- Details of each trade during the period including the date of the trade, the name of the security and the dollar value of the trade
- Details of all non-trade transactions such as contributions and withdrawals, dividends, interest earned and paid, transfers and any other transactions that occurred in your account over the previous period
- Total holdings, including name, number of units and representative market value of all securities held at the end of each reporting period

Performance: We do not currently provide you with the return on your investments on your account statements.

Avoiding, Managing, or Disclosing Conflicts of Interest that may arise as We Serve Your and Others' Interests

TD Direct Investing has policies and procedures in place to assist us in identifying and minimizing any conflicts of interest that we may face. We have also structured our businesses so that, where possible, conflicts of interest are avoided. Where that is not possible, we inform our clients of potential conflicts of interest. In all respects, we aim to operate our businesses to ensure the best interests of our clients.

For full details on our conflict of interest policies, please see the **Statement of Policies** section of the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents* provided to you at the time of account opening.

Other Helpful Information

Should you have any questions or complaints about your self-directed account(s), please let us know. You may also refer to the **Client Problem Resolution Process** section of the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents* booklet provided to you at the time of account opening for further information.

Checklist of Documents

We have provided you with copies of the following documents relating to your account:

1. TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents
2. Relationship Disclosure Document
3. Commission Schedule and Statement of Disclosure of Rates and Fees
4. Strip Bond Disclosure Document
5. Canadian Investor Protection Fund (CIPF) Brochure
6. An Investor's Guide to Making a Complaint

Thank you for choosing TD Direct Investing. Our team of Investment Representatives are pleased to assist you any time, 24 hours a day, seven days a week by calling at **1-800-465-5463**. We look forward to helping you achieve your financial goals, now and in the years to come.



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