

# Important Changes are coming to TD Direct Investing accounts

Effective September 15, 2013

At TD Direct Investing, it is important to us to be able to provide a wide variety of products, services and features to suit a range of client needs. In order to do this, we regularly review our services and, sometimes, adjust our pricing.

We are sending this notification to keep you informed of upcoming changes to TD Direct Investing accounts, which will take effect on September 15, 2013. Please see inside for complete details of changes.

**If you have any questions or concerns about how these changes will impact you, we're here to help. Please call us at 1-800-465-5463 for more information.**



## NOTIFICATION OF CHANGES TO YOUR TD DIRECT INVESTING ACCOUNT AND SERVICE(S) AGREEMENTS AND DISCLOSURE DOCUMENTS – EFFECTIVE SEPTEMBER 15, 2013

FEE DESCRIPTION	CURRENT FEE	NEW FEE
Fee for Mailed Account Statements and Trade Confirmations <b>Note:</b> This fee applies only to WebBroker clients not yet signed up for online delivery of their account statements and trade confirmations through eServices.	No Fee	\$2.00 per envelope
Asset transfers to a related 3 <sup>rd</sup> party TD Direct Investing account (per request)	No Fee	\$15.00
Handling Fee for under-margined/debit balance accounts (per event) (plus applicable commissions)	No Fee	\$15.00
Non-sufficient Funds ("NSF") cheques returned, per item	\$42.50	\$45.00
Wire Payments – Incoming		
Canadian/Foreign	\$10.00 CDN	\$17.50 CDN
U.S.	\$10.00 U.S.	\$17.50 U.S.
Delivery of registered certificates and/or Direct Registration Services ("DRS") statement	Canadian Companies \$50.00 U.S. Companies \$50.00 U.S.  <small>Note: Additional shipping charges may apply over and above the outlined handling fee(s) for delivery of certificates outside Canada. If a U.S. certificate is required in exceptional circumstances, the U.S. Depository charges \$500.00 U.S.</small>	\$56.50 CDN \$80.00 U.S.

## CHANGES TO THE INACTIVITY FEE – EFFECTIVE SEPTEMBER 15, 2013

- 1 The Inactivity fee will be referred to as the Custody fee.
- 2 The quarterly Custody fee of \$25 for non-registered investment accounts will be waived when you meet any **one** of the following conditions:

Before September 15, 2013	After September 15, 2013
Your total account balances with TD Direct Investing are \$10,000 or more	Your total account balances with TD Direct Investing are \$15,000 or more
You are enrolled in a Systematic Investment Plan ("SIP")	You are enrolled in a Systematic Investment Plan or a Pre-Authorized Contribution/Deposit for a combined total of \$100/month or more
You have completed two or more trades in the preceding six months that incurred a commission	No change
Your account has been open for less than six months	No change
You also hold a TD Direct Investing registered account	No change
You are registered for TD Direct Investing eServices	No longer applies*
You are a Senior (60 years of age or older)	No longer applies*
You are also a Private Investment Advice or Financial Planning Account holder.	No longer applies*

\* No change for existing clients who, prior to September 15, 2013, have the Custody fee waived as a result of being registered for eServices, being a Senior, or being a Private Investment Advice or Financial Planning client. The Custody fee will continue to be waived for these clients.

## LEARN ABOUT THE WAYS YOU CAN HAVE SOME OF THESE FEES WAIVED

While we want you to be aware of these changes, we also want you to know about ways to manage some of these fees, should they apply to you:

**1 Mailed Account Statement and Trade Confirmation fee:** If you have a WebBroker account **and have not yet signed up for eServices**, you can eliminate the \$2.00 per envelope fee by signing up by September 15, 2013. You'll then be able to access your trade confirmations and account statements online, anytime, anywhere you have Internet access.

**To sign up for eServices and not be charged the fee, simply:**

Log in to WebBroker, click on "eServices" and choose "Online" as your delivery method;

**OR**

Call 1-800-465-5463, 24 hours a day, seven days a week.

**2 Custody fee of \$25 (formerly Inactivity Fee):** Please refer to the table under "Changes to the Inactivity Fee" to see how you can have this fee waived.

### **We're here to help**

We would be happy to discuss these changes and provide more information about the features and benefits of your account. Simply call us at 1-800-465-5463 and one of our knowledgeable investment representatives will be ready to help you.



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