

TD GoalAssist Relationship Disclosure



Welcome to TD GoalAssist™, a service of 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 educational resources, innovative tools, convenient access, and knowledgeable people to help you invest with confidence.

Please 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.

Should there be material changes impacting this Relationship Disclosure information, we will let you know. If you have any questions or if we can be of assistance in any way, please contact us at **1-877-250-2588**.

Products and Services Offered through TD GoalAssist

TD GoalAssist is an investing service through a mobile app with Order Execution Accounts as described below.

TD GoalAssist clients have access to only the following investment products:

- Exchange Traded Funds (ETFs) managed by TD Asset Management (TDAM)
- Qualifying securities (other than ETFs) listed on select North American exchanges

More information about investment products offered through TD GoalAssist can be found at: www.td.com/goalassist/

For more information on investment products, you can also read the investment explanations in the *Investments at a Glance*, a booklet prepared by the Canadian Securities Administrators (CSA) for financial consumers. It's available on the CSA website at www.securities-administrators.ca

Account Types and How They Operate

Investment Suitability

When investing through TD GoalAssist accounts, no advice will be given to you on the suitability of your investments or transactions (“Order Execution Accounts”).

Order Execution Accounts

TD GoalAssist provides Order Execution Accounts for the following account types: Cash (non-registered), Self-Directed Retirement Savings Plan (RSP), and Tax-Free Savings Accounts (TFSA).

App-Based Transactions

TD GoalAssist trade orders and cash transfers are made using the TD GoalAssist mobile app. We provide you support, tools, and resources to help you make informed investment decisions and be confident in your investment choices. We do not provide financial, legal, tax or investment advice or recommendations. You are responsible for your own investment decisions.

Beneficiary, Successor Holder Designation

If you wish to designate a beneficiary on your RSP account or a beneficiary and/or a successor holder on your TFSA you may do so only at a TD Canada Trust branch.

Power of Attorney

If you wish to appoint a power of attorney to your account, you may do so at a TD Canada Trust branch.

Trade Settlement

All accounts are denominated in Canadian dollars. Securities denominated in other currencies are available for purchase when transacted in Canadian dollars and subject to the terms of our currency exchange. Margin loan facilities are not available. Transactions are settled using available cash.

Fees and How They Are Calculated

The fees you pay are set out in the *Commission Schedule and Statement of Disclosure of Rates and Fees* document applicable to TD GoalAssist provided to you at the time of account opening. Should there be material changes impacting fee information, we will let you know. Up to date fee information can also be found on our website at: www.td.com/goalassist/

ETF Fees

TDAM deducts management fees and other expenses from TDAM ETF units held by investors. More information about these costs can be found in an ETF's ETF Facts document and its prospectus. TDAM and TD Waterhouse Canada Inc. are both subsidiaries of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. is not compensated by TDAM for the sale of TDAM ETFs through TD GoalAssist.

Our Reporting to You

Trade Confirmations

When you buy or sell securities, a trade confirmation will be sent to you electronically, within one business day of the trade date.

It will contain the details of the transaction including but not limited to:

- Security name, marketplace and dates
- Amount paid by you for a purchase or paid to you on a sale
- Amount of any commission, spread, charge or fee applied

Account Statements

You will receive a monthly account statement electronically.

Each statement for the reporting period will include but is not limited to:

- Your name, address, account type and account number
- Telephone numbers for TD GoalAssist
- Book cost and market value of all holdings in the account
- Activity that occurred in the account for the reporting period

Duplicate statements for your employer or someone else are not available for TD GoalAssist accounts.

Performance Reporting

Each year, you will receive a report electronically for the 12 months ended December 31st which will set out the performance of each of your accounts and your personal rates of return since inception and for 1, 3, 5 and 10 year periods, as applicable. In addition, helpful performance information for other time periods is available on the TD GoalAssist mobile app.

Annual Report on Charges and Other Compensation

Each year, you will receive a report electronically, for the 12 months ended December 31st. which will set out the following:

- The fees and charges related to the operation of your account
- The amounts of any trailing commission received by us in relation to securities held in your account
- Any compensation, other than trailing commission, received by us from an issuer of securities or another dealer or adviser

Electronic Documentation

- Our principal modes of communication and sending reporting to you will be by email and through the TD GoalAssist mobile app
- Paper documentation is not available through the TD GoalAssist service

Investment Benchmarks

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 Canada Universe Bond Index, 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.

Conflicts of Interest

We have adopted policies and procedures to assist us to identify and control any conflict of interest that we may face. 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

We look forward to serving you. Our focus is on establishing open communication to build and maintain a strong relationship. Yet we know that misunderstandings and mistakes may occur. If you have a complaint, please let us know. Our **Client Problem Resolution Process** is included for your reference in the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents* booklet provided to you at the time of account opening.

Checklist of Documents

We have provided you with the following documents for your account:

1. TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents applicable to TD GoalAssist, including the Statement of Policies
2. This Relationship Disclosure Document
3. Commission Schedule and Statement of Disclosure of Rates and Fees applicable to TD GoalAssist
4. Canadian Investor Protection Fund (CIPF) Brochure
5. An Investor's Guide to Making a Complaint
 - Part 1 of 2: Making a Complaint: A Guide for Investors
 - Part 2 of 2: How Can I Get My Money Back: A Guide for Investors
6. How IIROC Protects Investors

Thank you for choosing TD GoalAssist. Our representatives are pleased to assist you by calling **1-877-250-2588**. We look forward to helping you achieve your financial goals, now and in the years to come.



TD GoalAssist is a service of TD Direct Investing, a division of TD Waterhouse Canada Inc., a subsidiary of the Toronto-Dominion Bank. ®The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

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