# Feeling Confident About Investing

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## Understanding registered plans:
**Understanding registered plans:** Registered plans are savings and investment accounts registered with the federal government that offer tax advantages. Whatever you're saving for, a registered plan is designed with key features to help you achieve your financial goals faster. As your money grows, your earnings may benefit from a registered plan's tax advantages.

| Comparing plans | Tax-Free Savings Account (TFSA) > | First Home Savings Account (FHSA) > | Registered Retirement Savings Plan (RRSP) > | Registered Education Savings Plan (RESP) > |
|---|---|---|---|---|
| Income tax deductible | ○ | ✓ | ✓ | ○ |
| Annual contribution limit | ✓ | ✓ | ✓ | ○ |
| Lifetime contribution limit | ○ | ✓ | ○ | ✓ |
| Tax-free growth[1] | ✓ | ✓ | ○ | ○ |
| Tax-deferred growth[1] | ○ | ○ | ✓ | ✓ |

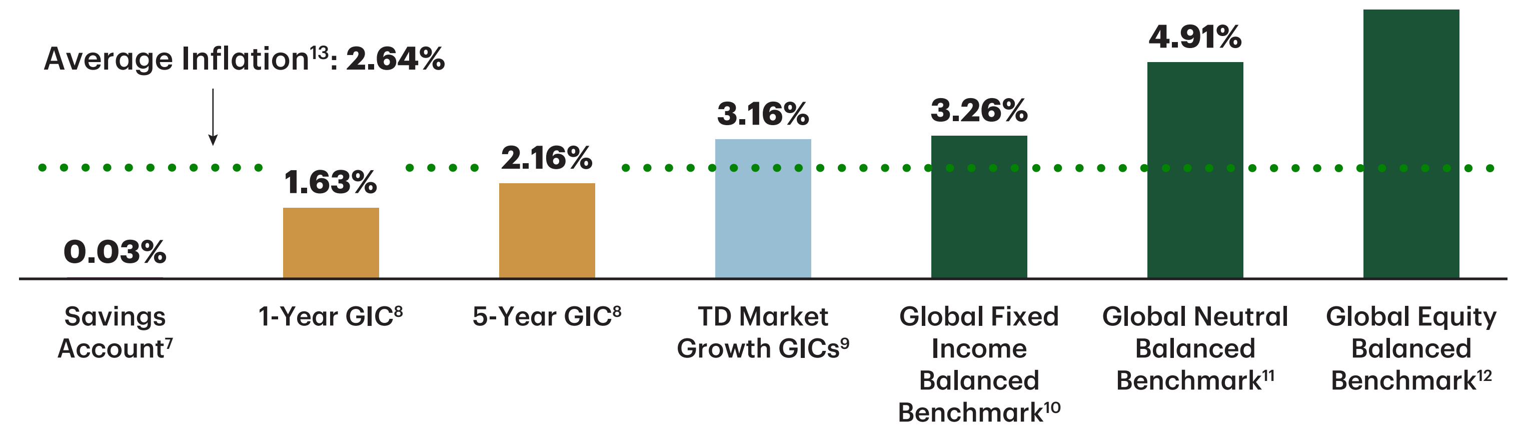
**Understanding inflation:** Whether you are investing for retirement, a child's education or a major purchase, history shows that costs can go up over time. This is called "inflation risk" and it's one reason why you may want to consider an investment that can supplement existing income flows. Speak to a TD Mutual Fund Representative about **TD Goal Builder >** to help you set financial goals and obtain insights to support you in reaching them, while keeping inflation in mind. You can also request a demonstration of the **Compound Interest Calculator >** to explore how varying annual returns could influence the growth of your portfolio in the long term.

**How Inflation Impacts Future Value** | 2015 to 2025

| | 2015 | 2025 | Annualized increase over 10 years |
|---|---|---|---|
| Average new vehicle sale price[2] | $35,891 | $55,230 | 4.40% |
| Average undergraduate program tuition[3] | $22,664 | $28,168 | 2.20% |
| Average home price[4] | $438,123 | $672,784 | 4.38% |
| Average household spending[5] | $60,516 | $79,700 | 2.79% |
| Canada Pension Plan (CPP)[6] | $12,780 | $17,196 | 3.01% |

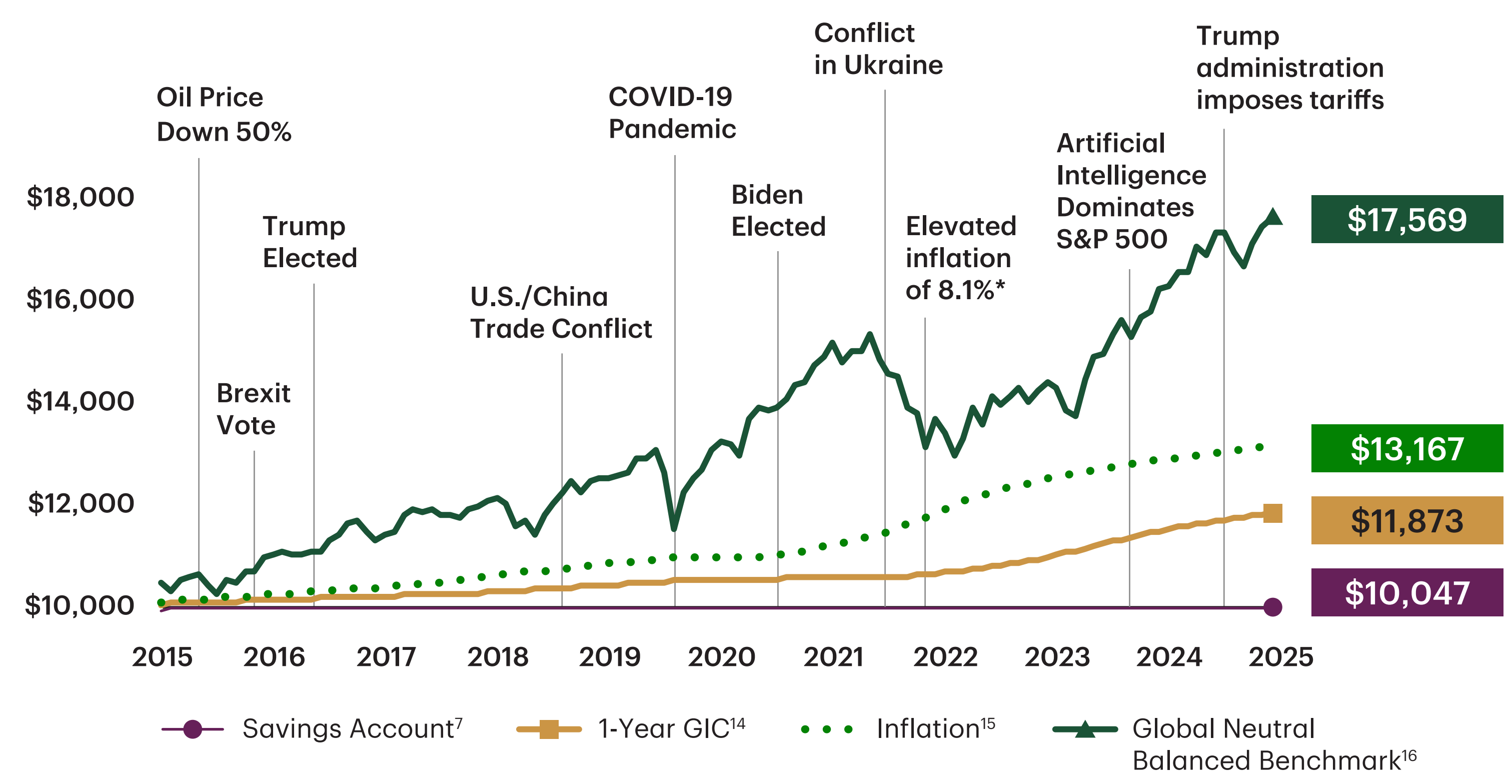
**Understanding investment solutions:** TD's investment solutions can help you achieve your short, medium and long-term financial goals. It's important to compare your options and how your money can work for you. To help you get things started, below are historical returns on various saving and investing options to help you make a confident and informed decision on how best to achieve your financial goals.

**10 Year Annualized Returns** | 2015 to 2025




**Understanding market ups and downs:** Markets historically trend upwards over long periods, even when major events take place, as seen in the chart below. It's important to remember that no one can predict the future and waiting for the "perfect time" to invest may cause you to miss out on opportunities that can impact your financial goals.

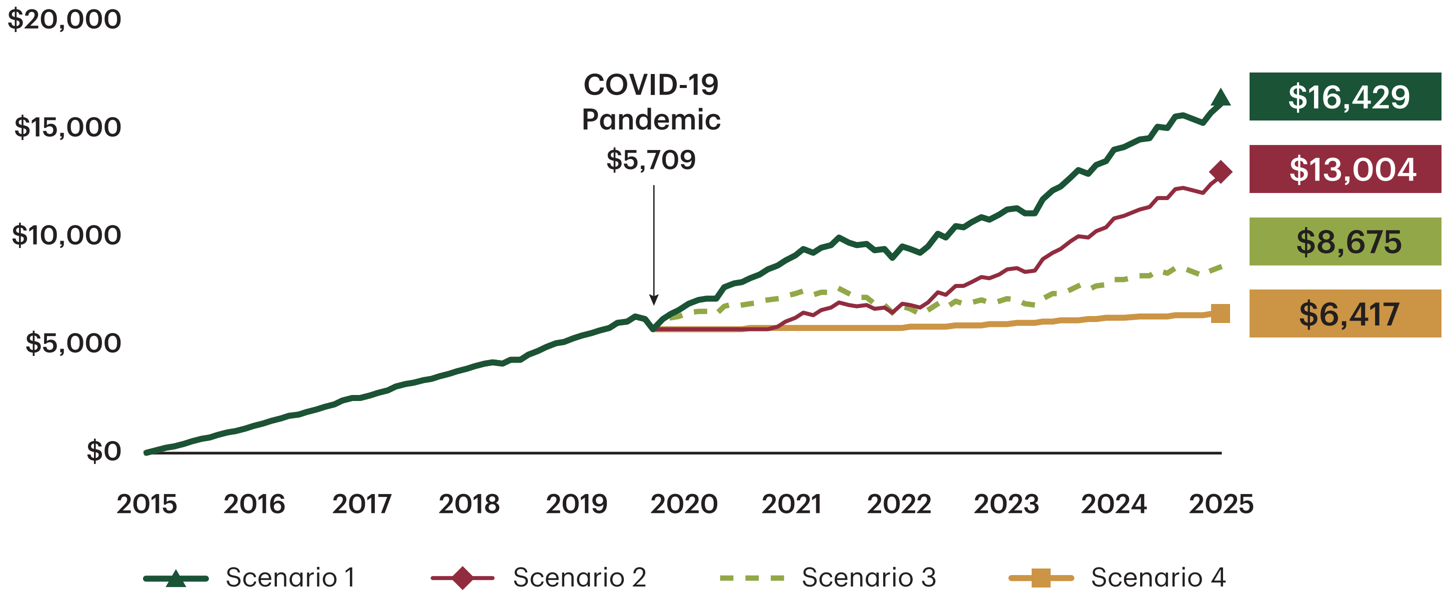
**Growth of $10,000** | 2015 to 2025




*Elevated inflation as of June 30, 2022

**Understanding the power of staying invested:** Investing regularly and staying focused on financial goals has historically helped investors build wealth over time, even when markets are turbulent. That's because regular contributions benefit from dollar-cost averaging, where more investments can be added to your portfolio at a lower price when markets dip. Over the long term, these additional contributions can help you move closer to your financial goals. Ask your TD Mutual Fund Representative about the interactive **Graphing Tool >** to visualize and compare TD funds over different periods.

**Impact of Regular Contributions[17]** | 2015 to 2025




**Contribution scenarios:** An investor regularly contributes $100 per month to their investment account for several years. When markets fell in 2020, there were several options available regarding how to respond to the events. This graph illustrates the impact of four common investor reactions.

**1** | **Scenario 1:** The investor decides to trust their investing strategy and **continues contributing** $100 per month.

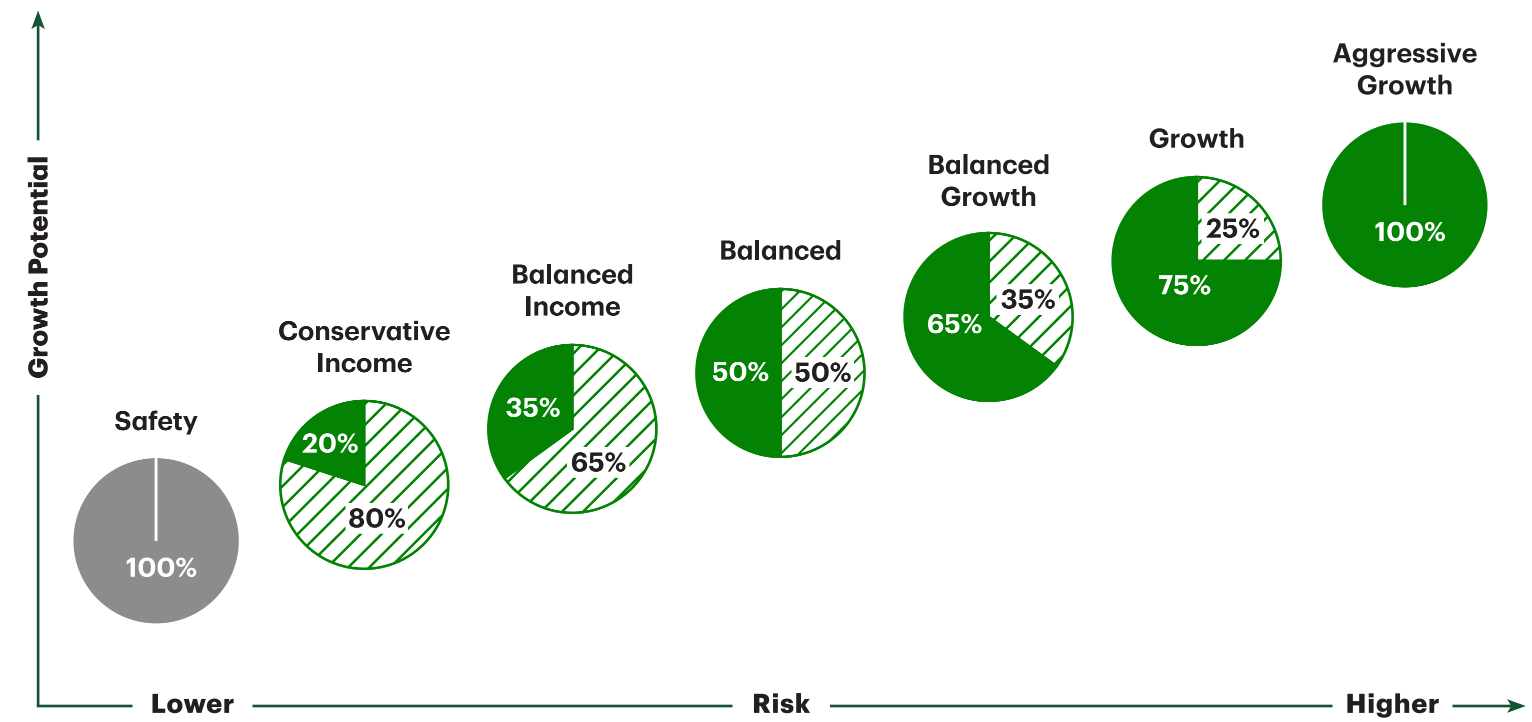
**2** | **Scenario 2:** The investor decides to stop contributing on April 1, 2020, and **redeems** their balance for one year, then **re-enters** the market on April 1, 2021, contributing $100 per month.

**3** | **Scenario 3:**The investor decides to **stop contributing** on April 1, 2020, out of fear that they might incur significant losses.

**4** | **Scenario 4:** The investor decides to **stop contributing** on April 1, 2020, and **transfers** their balance into a 1-Year GIC.

**Understanding risk and return:** TD Discovery can help provide suitable investment recommendations based on your investor profile. The graph below compares asset allocations across investor profiles and illustrates the trade-off between risk exposure and return potential.

**Investor Profile Asset Allocation Mix** | Safety Income Growth




| | | | | | | |
|---|---|---|---|---|---|---|
| TD Canadian Money Market Fund > | TD Comfort Conservative Income Portfolio > | TD Comfort Balanced Income Portfolio > | TD Comfort Balanced Portfolio > | TD Comfort Balanced Growth Portfolio > | TD Comfort Growth Portfolio > | TD Comfort Aggressive Growth Portfolio > |
| TD Premium Money Market Fund > | TD Retirement Conservative Portfolio > | | TD Monthly Income Fund > | TD Dividend Income Fund > | | TD Dividend Growth Fund > |
| TD U.S. Money Market Fund (US$) > | | TD US$ Retirement Portfolio (US$) > | TD U.S. Monthly Income Fund (US$) > | | | |
| | TD Canadian Bond Fund > | | | | | |

**Single Fund Solution:** Professionally managed funds that can invest in individual securities across asset classes, sectors and geographies designed to meet a fund's investment objective.

**Portfolio Solution:** Professionally managed funds that hold a collection of individual mutual funds diversified across asset classes, sectors and geographies designed to create more stable returns.

# Confidence

Speak to a **TD Mutual Fund Representative** to get started.

**Connect with TD Asset Management**

[1] Subject to any restrictions on the investments chosen and eligibility / conditions. Each registered plan has different eligibility criteria, features and tax implications. For detailed tax information please speak to a tax advisor. [2] Source: Statistics Canada. Table: 20-10-0001-01 New motor vehicle sales. The chart reflects the average prices in Aug 2015 and July 2025. Each data point is a point in time and not an average over the period. [3] Sources: Statistics Canada. Table 37-10-0045-01 Tuition fees for degree, 2024/2025 . Shows average four-year undergraduate tuition for Canadian students enrolled in the 2011/2012-2014/2015 and 2021/2022 - 2024/2025 academic years. Each data point is a point in time and not an average over the period. [4] Source: The Canadian Real Estate Association. The chart reflects the unadjusted residential resale average price in July 2015 and July 2025. Each data point is a point in time and not an average over the period. [5] Sources: Statistics Canada. Table 11-10-0222-01 Household spending, Canada, regions and provinces. 2023 total consumption amount used to input into the Bank of Canada Inflation Calculator to show estimated household/ health care/ spending needs in 2025. [6] Annualized Canada Pension Plan (CPP) maximum payment amount for 2025. Source: Government of Canada from January 2025 to December 2025. [7] Source: Interest rate is based on the per annum rate of 0.03% listed for the TD Every Day Savings Account as of 07/31/2025 on TDCanadaTrust.com. [8] Source: Morningstar Direct. Based on an index of annualized returns over a 10-year period of the average interest rate of 1 and 5 year GICs. Annualized returns to 07/31/2025. [9] Source: TD Bank. Based on an index of annualized average returns over a 10-year period of the 3-Year TD Canadian Banking & Utilities Market Growth GIC. Annualized returns to 07/31/2025. [10] Source: Morningstar Direct. Based on annualized returns over a 10-year period of the Canadian Fixed Income Balanced Benchmark. Annualized returns to 07/31/2025. [11] Source: Morningstar Direct. Based on annualized returns over a 10-year period of the Global Neutral Balanced Benchmark. Annualized returns to 07/31/2025. [12] Source: Morningstar Direct. Based on annualized returns over a 10-year period of the Global Equity Balanced Benchmark. Annualized returns to 07/31/2025. [13] Source: Bank of Canada Inflation Calculator: Average Annual Rate of Inflation from July 2015 to July 2025. [14] Source: Morningstar Direct. The example is based on an initial investment of $10,000. Based on an index of annualized returns over a 10-year period of a 1-Year GIC that is auto-renewed annually. Annualized returns to 07/31/2025. [15] Source: Morningstar Direct. Based on annualized returns over a 10-year period of the Global Neutral Balanced Benchmark. Annualized returns to 07/31/2025. The example is based on an initial investment of $10,000. [16] Source: Statistics Canada. Table 18-10-0004-01 (formerly CANSIM 326-0020) Consumer Price Index (CPI), monthly, not seasonally adjusted. The CPI shows changes in the cost of a fixed "basket" of consumer purchases. These include food, shelter, furniture, clothing, transportation, and recreation. An increase in this cost is called inflation. The chart reflects annualized price increases to 07/31/2025. Results are accurate as of the end of each month, starting on 07/31/2015 and ending 07/31/2025. [17] Returns for periods greater than one year are annualized. Returns are illustrated using the Morningstar Global Neutral Balanced Benchmark. Source: Morningstar Direct. Annualized returns to 07/31/2025. The information contained herein has been provided by TD Asset Management Inc. and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts and prospectus, which contain detailed investment information, before investing. The indicated rates of return (other than for each money market fund) are the historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of distributions. The indicated rates of return do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer and are not guaranteed or insured. Their values change frequently. There can be no assurances that a money market fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment will be returned to you. Past performance may not be repeated. Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward-looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS. The returns of the Canadian Fixed Income Balanced Benchmark are based on the average annualized return of funds within the Canadian Fixed Income Balanced category (net of fees) over the period shown above. The returns of the Global Neutral Balanced Benchmark are based on the average annualized return of funds within the Global Neutral Balanced category (net of fees) over the period shown above. The returns of the Global Equity Balanced Benchmark are based on the average annualized return of funds within the Global Equity Balanced category (net of fees) over the period shown above. Categories are assigned by Canadian Investment Funds Standards Committee based on an evaluation of a fund's holdings. A fund's category may change at any time. Funds within the same category may differ in terms of investment philosophy, investment process, as well as overall composition. It is not possible to invest in this benchmark directly. TD Mutual Funds and the TD Managed Assets Program portfolios are managed by TD Asset Management Inc., a wholly-owned subsidiary of The Toronto-Dominion Bank and are available through authorized dealers. 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