

<b>FACTS</b>	<b>WHAT DOES EPOCH INVESTMENT PARTNERS, INC. ("TD EPOCH") DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Income</li> <li>• Assets</li> <li>• Risk tolerance</li> <li>• Transaction history</li> <li>• Employment Information</li> </ul> <p>Please note: If you are a <b>new</b> client, we can begin sharing your information 45 days from the date we sent this notice. When you are <b>no longer</b> our client, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TD Epoch chooses to share; and whether you can limit this sharing.

	<b>Epoch share?</b>	<b>limit sharing?</b>
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We Don't Share, Unless You Provide Consent
<b>For our affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	We Don't Share

<b>Questions?</b>	Call TD Epoch at <b>212-303-7200</b> or visit our <b>website at <a href="http://www.td.com/us/en/global-investment-solutions">www.td.com/us/en/global-investment-solutions</a></b>
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<b>Who is providing this notice?</b>	This privacy notice is being provided by Epoch Investment Partners, Inc.



**TD Global Investment Solutions**

<b>do</b>	
<b>How does TD Epoch protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does TD Epoch collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Enter into an investment advisory contract</li> <li>• Seek advice about your investments</li> <li>• Give us your income information</li> <li>• Provide employment information</li> <li>• Tell us about your investment or retirement portfolio</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	It is your choice to limit marketing offers from our affiliates. Unless you tell us to apply it to everyone on your account, these limits will only apply to you.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include but are not limited to those companies that control, are controlled by or under common control with TD Bank U.S. Holding Company or The Toronto-Dominion Bank, including the subsidiaries of TD Bank U.S. Holding Company, among others.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>TD Epoch does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>TD Epoch does not Jointly market.</i></li> </ul>

<b>information</b>	
For California and Vermont Residents: We only share information with third parties as permitted by the law of your state.	

This privacy notice applies to consumers and not to business entities or business transactions. The notice does not constitute a contract, nor does it modify or amend any agreement we have with you.