

Important Information and Reminders

For your TD Waterhouse Canada Inc. account(s)

Leverage Risk Disclosure and Significant Shareholder Information
Tax Information 2020



About this notification

Please read the summary of information we have provided in this notification carefully. **No action is required on your part.**

If you have questions or need assistance, please log into the TD App and choose *Contact Us* or call 1-800-465-5463 to speak to an Investment Representative.

Leveraged Risk Disclosure and Significant Shareholder Information

Important Information about Leverage Risk

Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only.

If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same, even if the value of the securities purchased declines. An investment strategy that uses borrowed money could result in far greater losses than an investment strategy that does not use borrowed money. There may also be tax consequences to you if assets in your account must be sold in order to meet any obligations to repay the borrowed money or any interest owing.

Important Notice for Insiders and Significant Shareholders

To maintain a level playing field for all investors, Canadian securities industry regulations require insiders and significant shareholders of publicly traded companies to disclose their status when opening a brokerage account, and to disclose any changes of status as they occur.

Insiders and significant shareholders are also required to disclose their status when placing trades on any Canadian exchange or market for equities and options issued by, or related to, the company with which they are associated.

The same declaration requirement applies if you have trading authority or power of attorney on another person's account and are placing trades on their behalf, and you or the other person is an insider or a significant shareholder of the issuer's securities. This requirement also applies to accounts where an insider/ significant shareholder has a financial interest in, and/or a beneficial ownership interest in, an account.

TD Direct Investing clients who are insiders of publicly traded companies can declare their status when placing orders on WebBroker or Advanced Dashboard. These orders cannot be placed through TeleMax or TalkBroker; however, you can place orders over the phone through an Investment Representative and disclose insider/significant shareholder status.

There are restrictions that apply to the sale of securities on the Toronto Stock Exchange (TSX) when one is a significant shareholder.

We value your business. If you have questions, or to update your information regarding your insider or significant shareholder status, including whether you are a reporting insider, please log into the TD App and choose *Contact Us* or call 1-800-465-5463 to speak to an Investment Representative. Our Investment Representatives are pleased to assist you between the hours of 7 a.m. to 6 p.m. ET, Monday to Friday.

Getting your tax slips

The 2020 tax filing season is just a few months away. To help you start preparing, we've put together a schedule of when you can expect to receive the most common tax slips in the mail or on eServices. Depending on the holdings in your account(s) and transactions, you will receive some or all the tax documents outlined below.

As a reminder:

- **March 1, 2021:** Last date for 2020 Registered Retirement Savings Plan (RRSP) contributions.
- **April 30, 2021:** Last date to file income tax returns for individuals.
- **June 15, 2021:** Last date to file your tax return if you are self-employed. If you owe a balance for 2020, pay it on or before **April 30, 2021**.

Registered Accounts		
Document	Overview	Expected distribution date
RRSP Contribution Receipts	All RRSP Contributions	Week of January 4, 2021 for any contributions made between March 3 and December 31, 2020 Weekly starting January 4, 2021 for contributions made in the first 60 days of 2021.
NR4 Retirement Savings Plan (RSP)	Non-resident withdrawals from RSP	March 31, 2021
NR4 Retirement Income Fund (RIF)	Non-resident withdrawals from RIF	March 31, 2021
T4RSP	Withdrawals from RSP	March 1, 2021
T4RIF	Withdrawals from RIF	March 1, 2021
Relevé 2	Quebec residents — submitted with T4RSP/T4RIF	March 1, 2021
T4A/Relevé 1	Registered Education Savings Plan (RESP) withdrawals	March 1, 2021
T4A/Relevé 1	Registered Disability Savings Plan (RDSP) withdrawals	March 1, 2021
Non-registered Accounts		
Document	Overview	Expected distribution date
T5/R3 (Mutual Funds)	Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account	March 1, 2021 from the fund company
T3/RL-16 (Mutual Funds)	Income Distribution and Return of Capital from Mutual Fund Trusts	March 31, 2021 from the fund company
T5/R3	Dividend and interest income equal to or greater than \$50	March 1, 2021
T5/R3	All Split Corporation income	March 1, 2021
T5008/RL-18	All dispositions (sales, redemptions and maturities) for the tax reporting year.	March 1, 2021
T3/RL-16	Trust unit income	March 31, 2021
T5013/RL-15	Partnership income	March 31, 2021
NR4	Distributions to non-residents	March 31, 2021
1042S	US Source Income* Reporting for Simple Trust, Grantor Trust, and Partnership reporting	March 15, 2021
1099INT	U.S. person receiving interest income	Feb 1, 2021
1099DIV	U.S. person receiving dividend income	Feb 1, 2021
1099B Substitute	U.S. person receiving proceeds from sale	February 15, 2021
Other non-government reports	Investment Income Summary if receiving a T5	March 1, 2021
	Trading Summary	March 1, 2021
	Summary of Trust Income, excluding Mutual Funds	March 31, 2021
	Pending Trust Unit Summary	March 31, 2021

- Visit <http://www.td.com/taxinfo> for answers to frequently asked questions and more.
- If you have questions about the delivery of your tax slip(s), please log into the TD App and choose *Contact Us* or call 1-800-465-5463 to speak to an Investment Representative. For specific tax advice, consult your tax advisor.
- In the upcoming months, you may receive a tax package, which includes information that can help you file your 2020 taxes.

The information contained herein has been provided by TD Direct Investing and is for information purposes only. The information has been drawn from sources believed to be reliable. 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. TD Direct Investing is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member of the Canadian Investor Protection Fund. All trademarks are the property of their respective owners. ®The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.