Important Information and Reminders for your TD Waterhouse Canada Inc. account(s)

June 2026

- Be aware of phishing scams
- Additional information regarding conversions of foreign currency
- Changes to our fees
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TD Direct Investing

About this notification

Please read the summary of information we have provided in this notification.

If you have questions or need help, log in to the TD app and select *'More'*, then *'Contact Us'*. From there, choose *'Investing'* under the *'Call Us'* options to speak with a TD Direct Investing telephone agent between 7 a.m. and 10 p.m. ET, Monday to Friday.

Be aware of phishing scams

Fraudsters may use text messages, phone calls and emails to impersonate TD.

Reminder: TD Direct Investing will never send you an email or text message (SMS) that includes a link or URL asking you to enter your username and password. If you receive such an email or text message appearing to be from TD, it is a scam. Do not open the link. Report it to TD by forwarding the email or sending a screenshot of the text message (SMS) to phishing@td.com.

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Learn more about how you can protect yourself by visiting the TD Fraud Protection website at td.com/ca/en/about-td/privacy-and-security/fraud-protection.

Additional information regarding conversions of foreign currency

As of June 30, 2026, details about the foreign currency conversion spread that we, and the parties related to us, may earn for transactions in a currency that's different from your account's settlement currency will be available at td.com/DIPricing.

Foreign currency conversion rates and the spread can change without notice. No action is required on your part.

We've also updated the following disclosure documents to include the above-noted link:

- The *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents*, available at td.com/tdwasa; and
- The *TD Direct Investing Commission Schedule and Statement of Disclosure of Rates and Fees*, available at td.com/disrf.

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Changes to our fees

We have great news – we've reduced our non-sufficient funds (NSF) fees from $48.00 to $10.00. This change is already in effect and no action is required on your part.

If you'd like more information on the change, please refer to the *TD Direct Investing Schedule and Statement of Disclosure of Rates and Fees* at td.com/disrf.

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Informing us about changes to your account information

It is your responsibility to notify us immediately of any changes to your personal information for your accounts. Please log in to WebBroker to review and update your personal information as needed.

Action:

You can update your personal account information in WebBroker by logging in and selecting your name in the top right-hand corner, and then selecting 'My Profile'.

If you need to update account information for non-personal accounts, other personal details not listed in WebBroker, or if you are not a registered user of the WebBroker platform, please log in to the TD app and select *'More'*, then *'Contact Us'*. From there, choose *'Investing'* under the *'Call Us'* options to speak with a TD Direct Investing telephone agent between 7 a.m. to 10 p.m. ET, Monday to Friday.

Fund Facts for Systematic Investment Plans

For TD Direct Investing clients, when you purchase a new mutual fund, we will provide you with a copy of the Fund Facts which sets out key information about the mutual fund. The Fund Facts includes details about that mutual fund's holdings, risk factors, past performance, and costs. For any subsequent purchase of the same fund made through a systematic investment plan (SIP), no Fund Facts will be provided unless you request it, or TD Bank Group (TD) has opted to deliver additional copies. To order Fund Facts at no cost to you, the following options are available:

- Please log in to the TD app and select *'More'*, then *'Contact Us'*. From there, choose *'Investing'* under the *'Call Us'* options to speak with a TD Direct Investing telephone agent between 7 a.m. to 10 p.m. ET, Monday to Friday.
- Email a Fund Facts request to tddirectinvesting@td.com.
- Obtain online from sedarplus.ca.

Please note: if there is a misrepresentation in the prospectus, annual information form, Fund Facts or financial statements for mutual fund purchases made through your SIP account, you have a right of action for damages or rescission. You may terminate your SIP at any time.

Important Information about Leverage Risk

Securities law requires us to remind you that 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 Reminders for Insiders and Significant Shareholders

To maintain a level playing field for all investors, you are reminded that 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. You are also reminded that if you are an insider or significant shareholder, you are required to disclose your status when placing trades on any Canadian exchange or market for equities and options issued by, or related to, the company with which you 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, as an insider/significant shareholder, you have 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 a TD Direct Investing telephone agent and disclose insider/significant shareholder status. There are restrictions that apply to the sale of securities on the Toronto Stock Exchange (TSX) when you are 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, for TD Direct Investing clients, log in to the TD app and select *'More'*, then *'Contact Us'*. From there, choose *'Investing'* under the *'Call Us'* options to speak with a TD Direct Investing telephone agent between 7 a.m. to 10 p.m. ET, Monday to Friday.

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