Enhancements are coming to the annual "Your Fees and Charges Report" from TD Direct Investing

Effective January 1, 2027, there will be industry-wide enhancements on how the costs of owning investments are reported. As part of this effort, you'll see changes to the annual *"Your Fees and Charges Report"* from TD Direct Investing.

The changes we're making will provide greater transparency to existing costs associated with your investments. You'll better understand what you pay, so you can invest with confidence.

You'll receive the enhanced annual *"Your Fees and Charges Report"* in January with your regular statement, along with our guide, *"Understanding Your Fees and Charges Report"* to help you understand the changes.

Rest assured, there's no change to your fees – you'll simply see them explained more clearly starting next year.

Thank you for choosing TD Direct Investing. We look forward to continuing to support you in your investing journey.

TD Direct Investing

TD Direct Investing is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.
®The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

1313506 26006a (1026)