

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

June 2025

- **Informing us about changes to your account information**
- **Fund Facts for Systematic Investment Plans**
- **Disclosure Requirement for Discretionary Beneficiaries of Trusts**
- **Leverage Risk Disclosure and Significant Shareholder Information**



TD Direct Investing

About this notification

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

If you have any questions or require assistance, please log in to the TD app and select 'Contact Us' from the 'More' menu, or call 1-800-465-5463 between 7 a.m. and 10 p.m. ET, Monday to Friday to speak to a TD Direct Investing telephone agent.

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 'Contact Us' from the 'More' menu, or call 1-800-465-5463 between 7 a.m. and 10 p.m. ET, Monday to Friday to speak to a TD Direct Investing telephone agent.

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 for them, 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 into the TD app and select 'Contact Us' from the 'More' menu, or call 1-800-465-5463 to speak with a TD Direct Investing telephone agent.
- Email a Fund Facts request to tddirectinvesting@td.com.
- Submit an online request for Fund Facts to [sedarplus.ca](https://www.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.

Disclosure Requirement for Discretionary Beneficiaries of Trusts

For trusts classified as Passive Non-Financial Entities (NFEs), please be reminded the Canada Revenue Agency (CRA) requires your financial institution (TD) to obtain certain information when a distribution is made to a discretionary beneficiary in any given year. This ensures that the beneficiary is properly identified and disclosed as a controlling person, in compliance with tax reporting obligations.

For more information on these requirements, please visit the [Enhanced Financial Account Information Reporting webpage](https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc519.html) on the Government of Canada's website.

This serves as a reminder of the information needed when a distribution is made to a **discretionary beneficiary**:

- If a discretionary beneficiary receives a distribution in any given year, an updated **RC519 – Declaration of Tax Residence for Entities** must be completed and submitted. This form is available at <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc519.html>.
- The addition or removal of controlling persons, including discretionary beneficiaries, is considered a **change in circumstance**. In such cases, a new and updated tax residency declaration **within 30 days** of the change must be submitted.

Please drop-off the completed forms at any TD Canada Trust branch.

Leverage Risk Disclosure and Significant Shareholder Information

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, please log into the TD app and select 'Contact Us' from the 'More' menu, or call 1-800-465-5463 between 7 a.m. and 10 p.m. ET, Monday to Friday to speak to a TD Direct Investing telephone agent.

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 Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

®The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.