

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

December 2023

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**TD Wealth**

## About this notification

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

If you have questions or need assistance, please contact your planner or your financial planning team.

## Getting your tax slips

The 2023 tax filing season is just a few months away. To help you prepare, 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 transaction(s), you will receive some or all the tax documents outlined below.

As a reminder:

- **February 29, 2024:** Last date for 2023 Registered Retirement Savings Plan (RRSP) contributions.
- **April 30, 2024:** Last date to file income tax returns for individuals.
- **June 17, 2024:** Last date to file your tax return if you are self-employed. If you owe a balance for 2023, pay it on or before April 30, 2024.

Registered Accounts		
Document	Overview	Expected distribution date
RRSP Contribution Receipts	All RRSP Contributions	Week of January 2, 2024, for any contributions made between March 2 and December 30, 2023. Weekly starting January 8, 2024, for contributions made in the first 60 days of 2024.
NR4 Retirement Savings Plan (RSP)	Non-resident withdrawals from RSP	April 1, 2024
NR4 Retirement Income Fund (RIF)	Non-resident withdrawals from RIF	April 1, 2024
T4RSP	Withdrawals from RSP	February 29, 2024
T4RIF	Withdrawals from RIF	February 29, 2024
Relevé 2	Quebec residents — submitted with T4RSP/T4RIF	February 29, 2024
T4A/Relevé 1	Registered Education Savings Plan (RESP) withdrawals	February 29, 2024
T4A/Relevé 1	Registered Disability Savings Plan (RDSP) withdrawals	February 29, 2024

Non-registered Accounts		
Document	Overview	Expected distribution date
T5/RL-3 (Mutual Funds)	Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account	February 29, 2024, from the fund company
T3/RL-16 (Mutual Funds)	Income Distribution and Return of Capital from Mutual Fund Trusts	April 1, 2024, from the fund company
T5/RL-3	Dividend and interest income equal to or greater than \$50	February 29, 2024
T5/RL-3	All Split Corporation income	February 29, 2024
T5008/RL-18	All dispositions (sales, redemptions and maturities) for the tax reporting year	February 29, 2024
T3/RL-16	Trust unit income	April 1, 2024
T5013/RL-15	Partnership income	April 1, 2024
NR4	Distributions to non-residents	April 1, 2024
1042S	US Source Income Reporting for Simple Trust, Grantor Trust, and Partnership reporting	March 15, 2024
1099INT	U.S. person receiving interest income	January 31, 2024
1099DIV	U.S. person receiving dividend income	January 31, 2024
1099B Substitute	U.S. person receiving proceeds from sale	February 15, 2024
Other non-government reports	Investment Income Summary if receiving a T5	February 29, 2024

- If you have questions about the delivery of your tax slip(s), please contact your planner or your financial planning team. For specific tax advice, consult your tax advisor.
- In the upcoming months, you may receive a Year-end Resource Package, which includes information that can help you file your 2023 taxes.

## **Updates to TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents**

### **The TD Privacy Policy**

The TD Privacy Agreement, which is included in the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents*, has been replaced with the TD Privacy Policy available at [td.com/privacy](https://td.com/privacy). The TD Privacy Policy consolidates the previous Privacy Agreement along with the TD Privacy Code, TD Online Privacy Code and TD Mobile Apps Privacy Code.

Any selections you previously made with respect to the sharing of your Personal Information will remain the same. If you wish to change any of these selections, you may do so by contacting your planner or your financial planning team.

Choosing not to share information with the retail banking division of the Toronto-Dominion Bank (TD Canada Trust), will restrict your ability to leverage certain functionalities, such as the ability to transfer money between your TD Canada Trust account(s) and your TD Wealth Financial Planning account(s), accessing your TD Wealth Financial Planning account(s) through EasyWeb and/or the TD Mobile App, and receiving online statements.

For questions, the following options are available:

- Contact your planner or your financial planning team.
- Contact TD Wealth Financial Planning Direct at 1-844-788-0322, Monday through Friday, 8:00 a.m. to 8:00 p.m. EST.

### **TD Wealth Advice Connect is now TD Wealth Financial Planning Direct**

TD Wealth Advice Connect by TD Wealth Financial Planning has been rebranded TD Wealth Financial Planning Direct effective November 1, 2023. We are in the process of updating the branding in our communications and client documents.

If you are an existing TD Wealth Advice Connect client, the brand name change does not impact you, or the Terms and Conditions or service offering(s) you signed up for with us. This information is for awareness only and no action is required.

If you have any questions, please log into the TD app and choose *Contact Us*, or contact TD Wealth Financial Planning Direct at 1-844-788-0322, Monday through Friday, 8 am to 8 pm ET.

### **Shorter Trade Settlement Period coming in 2024**

In 2024, the standard trade settlement period for North American Capital Markets will be reduced from the current two business days to one business day after the trade date. This change will impact most trades in securities.

#### **When will this change come into effect?**

It is expected that Canadian capital markets will shorten the trade settlement cycle to one business day starting Monday, May 27, 2024. For U.S. market participants, the shortened trade settlement cycle is expected to start Tuesday, May 28, 2024. TD Wealth is proactively updating its systems to prepare for this change.

#### **How will this change impact you?**

Once the change is implemented, your trades involving the holdings mentioned above will settle sooner (one business day) than their current settlement time (two business days).

If you have any questions regarding trade settlements, please contact your planner or your financial planning team.

### **Revised Account Grouping agreements for your TD Wealth Financial Planning account(s)**

We have made changes to the following Account Grouping agreements:

- Financial Planning Account Update - Conversion to FP Fee-Based Account Addendum
- Financial Planning Account Update Addendum - Conversion to FP Strategic Managed Portfolios
- Financial Planning Account Grouping Addendum

This change only impacts you if you are part of an account grouping for your TD Wealth Financial Planning account(s).

## **What is Account Grouping?**

Account Grouping refers to the linking of two or more accounts, belonging to eligible members of a family or related entities under a single fee agreement. This may benefit clients as Account Grouping can lower the fees for a single account by allowing a client to take advantage of the scaled rate for the combined assets of the accounts within the group.

## **What is changing?**

Previously, when adding a new client to an existing Account Group, signatures were required from all existing members of that group. Going forward:

- the client being added to the account group will be required to sign the revised Account Grouping agreement, and
- the planner will be required to receive either verbal or written approval from the primary account holder within the group.

These Account Grouping agreements can be further amended from time to time upon notice to you.

## **Additional Information**

Additional information regarding Account Grouping, including a list of frequently asked questions and an outline of eligible family members and their related entities, can be found in the document titled Important Information and Reminders for your TD Waterhouse Canada Inc. account(s), which was included in your June 2023 quarterly statement package.

If you require further clarification, please contact your planner or your financial planning team.

## **Leverage Risk Disclosure and Significant Shareholder Information**

### **Important Information about Leverage Risk**

Securities law require 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. Insiders and significant shareholders must contact their planner or their financial planning team and disclose their connection to the company before placing any such orders.

We value your business. To learn more, or to update your information with regard to your insider or significant shareholder status, including whether you are a reporting insider, please contact your planner or your financial planning team.

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