

# TD Wealth Financial Planning

## Important Changes to Financial Planning Relationship Disclosure

Effective: October 1, 2017



At TD Waterhouse Canada Inc. we are committed to providing you with information, updates and reminders to help you invest with confidence.

Material amendments have been made to the TD Wealth Financial Planning *Relationship Disclosure Document*. The major changes are summarized below under the heading of the amended section.

## Services and Products Offered

### Products

We offer the following investment products:

- Cash equivalents such as T-Bills and other money market instruments
- Canadian government and provincial bonds
- Term Deposits and Guaranteed Investment Certificates (GICs)
- Mutual funds
- Managed solutions such as the TD Managed Assets Program
- TD Strategic Managed Portfolios
- Financial Planners with TD Wealth Financial Planning who are licensed to sell life insurance products with
- TD Waterhouse Insurance Services Inc. can offer you life and health insurance products

## Fees and How They Are Calculated

### Mutual Funds

Mutual fund managers usually receive a percentage fee called a management fee from the net assets of the fund. From the management fee, fund managers may pay us trailing commissions for ongoing services we provide to you. In some circumstances you may also be charged other fees on mutual fund transactions such as early redemption fees, switch fees, etc. As mutual fund fees vary by fund manager and product type you should speak to your Financial Planner to understand the charges related to any particular transaction or you can refer to the *TD Wealth Financial Planning – Commission Schedule and Statement of Disclosure of Rates and Fees* document provided to you at the time of account opening.

## Debt securities

We receive remuneration on a spread basis for debt securities that trade “over-the-counter”. Where a spread has been charged on a transaction, the trade confirmation we provide to you will disclose the spread we receive.

## Our Reporting To You

### **Trade Confirmations (not applicable to Managed Portfolio Accounts or subsequent purchases of mutual funds in a Systematic Investment Plan)**

When you buy or sell securities, a trade confirmation will be sent to you electronically or by mail, whichever you prefer, within one business day of the trade date.

It will contain the details of the transaction including but not limited to:

- Security name, marketplace and dates
- Amount paid by you for a purchase or paid to you on a sale
- Amount of any commission, spread, charge or fee applied

### **Account Statements**

You will receive an account statement:

- Monthly if activity occurs in your account (excluding interest and dividend payments) in the preceding month or upon request
- Quarterly, whether or not there has been activity in your account

Each statement for the reporting period will include but is not limited to:

- Your name, address, account type and account number
- Name, address and telephone number of the Financial Planner and branch where the account is maintained
- Book value and market value all holdings in the account
- Activity that occurred in the account for the reporting period
- Account performance and personal rates of return since inception and for 1, 3, 5 and 10 year periods, as applicable



---

TD Wealth Financial Planning 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. TD means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services. All trade-marks are the property of their respective owners. ® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

40376 (0917)