

Financial Planning

Important information for TD Waterhouse Canada Inc. Account Holders – Effective: July 1, 2019

At TD Wealth Financial Planning, we are committed to providing you with information, updates and reminders to help you invest with confidence.

Fund Facts for systematic investment plans

When you purchase a new mutual fund, we will provide you with a copy of the Fund Facts to help inform your investment decisions. The Fund Facts includes details about that 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 has opted to deliver additional copies. To order Fund Facts at no cost to you, the following options are available:

- Contact your Financial Planner by mail at the address noted on your TD Wealth Financial Planning account statement
- Contact 1-866-646-7888 and request the Fund Facts
- Email a Fund Facts request to td.waterhouse@td.com
- Submit an online request for Fund Facts to sedar.com

Please note: You will not have a right of withdrawal for subsequent purchases under your SIP but will continue to have a right of action for damages or rescission 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 may also terminate your SIP at any time.

Mutual Fund Systematic Investment Plans and Systematic Withdrawal Plans

Where permitted by applicable law or regulatory relief, you hereby waive the right to receive trade confirmations after the initial transaction for (a) all future transactions for the SIP or SWIP in the account(s); and (b) all future Systematic Investment Plan(s) or Systematic Withdrawal Plan(s) that you may establish in this account.

Important Information about Leverage Risk

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 Notice for Insiders and Significant Shareholders

To maintain a level playing field for all investors, 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.

Insiders and significant shareholders are also required to disclose their status when placing trades on securities issued by, or related to, the company with which they are associated, when the trades are entered on any Canadian exchange or market.

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 either you or the other person is an insider or a significant shareholder of the issuer's securities. This requirement also applies to accounts where an insider/significant shareholder has a financial interest.

Insiders and significant shareholders must contact their Financial Planner 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 Financial Planner.

TD Wealth

