

# Important Information and Reminders

For your TD Waterhouse Canada Inc. accounts

Leverage Risk Disclosure and Significant Shareholder Information  
Tax Information 2020

## About this notification

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

If you have any questions, please contact your Financial Planner.

## Leveraged Risk Disclosure and Significant Shareholder Information

### 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 in, and/or a beneficial ownership interest in, an account.

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.

## Getting your tax slips

The 2020 tax filing season is just a few months away. To help you start preparing, 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 transactions, you will receive some or all the tax documents outlined below.

As a reminder:

- **March 1, 2021:** Last date for 2020 Registered Retirement Savings Plan (RRSP) contributions.
- **April 30, 2021:** Last date to file income tax returns for individuals.
- **June 15, 2021:** Last date to file your tax return if you are self-employed. If you owe a balance for 2020, pay it on or before **April 30, 2021**.

| Registered Accounts               |  |  |
|-----------------------------------|--|--|
| Document                          | Overview   | Expected distribution date   |
| RRSP Contribution Receipts        | All RRSP Contributions   | Week of January 4, 2021 for any contributions made between March 3 and December 31, 2020<br>Weekly starting January 4, 2021 for contributions made in the first 60 days of 2021. |
| NR4 Retirement Savings Plan (RSP) | Non-resident withdrawals from RSP  | March 31, 2021   |
| NR4 Retirement Income Fund (RIF)  | Non-resident withdrawals from RIF  | March 31, 2021   |
| T4RSP                             | Withdrawals from RSP   | March 1, 2021  |
| T4RIF                             | Withdrawals from RIF   | March 1, 2021  |
| Relevé 2                          | Quebec residents — submitted with T4RSP/T4RIF  | March 1, 2021  |
| T4A/Relevé 1                      | Registered Education Savings Plan (RESP) withdrawals                                   | March 1, 2021  |
| T4A/Relevé 1                      | Registered Disability Savings Plan (RDSP) withdrawals                                  | March 1, 2021  |
| Non-registered Accounts           |  |  |
| Document                          | Overview   | Expected distribution date   |
| T5/R3 (Mutual Funds)              | Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account | March 1, 2021 from the fund company  |
| T3/RL-16 (Mutual Funds)           | Income Distribution and Return of Capital from Mutual Fund Trusts                      | March 31, 2021 from the fund company   |
| T5/R3                             | Dividend and interest income equal to or greater than \$50                             | March 1, 2021  |
| T5/R3                             | All Split Corporation income   | March 1, 2021  |
| T5008/RL-18                       | All dispositions (sales, redemptions and maturities) for the tax reporting year.       | March 1, 2021  |
| T3/RL-16                          | Trust unit income  | March 31, 2021   |
| T5013/RL-15                       | Partnership income   | March 31, 2021   |
| NR4                               | Distributions to non-residents   | March 31, 2021   |
| 1042S                             | US Source Income* Reporting for Simple Trust, Grantor Trust, and Partnership reporting | March 15, 2021   |
| 1099INT                           | U.S. person receiving interest income  | Feb 1, 2021  |
| 1099DIV                           | U.S. person receiving dividend income  | Feb 1, 2021  |
| 1099B Substitute                  | U.S. person receiving proceeds from sale   | February 15, 2021  |
| Other non-government reports      | Investment Income Summary if receiving a T5  | March 1, 2021  |
|                                   | Trading Summary  | March 1, 2021  |
|                                   | Summary of Trust Income, excluding Mutual Funds  | March 31, 2021   |
|                                   | Pending Trust Unit Summary   | March 31, 2021   |

- Visit <http://www.td.com/taxinfo> for answers to frequently asked questions and more.
- If you have questions about the delivery of your tax slip(s), please speak to your Financial Planner. For specific tax advice, consult your tax advisor.
- In the upcoming months, you may receive a tax package, which includes information that can help you file your 2020 taxes.

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