Enhancements are coming to the annual "Your Fees and Charges Report" from TD Wealth Private Investment Advice

Effective January 1, 2027, there will be industry-wide enhancements on how the costs of owning investments are reported. As part of this effort, you'll see changes to the annual *"Your Fees and Charges Report"* from TD Wealth Private Investment Advice.

The changes we're making will provide greater transparency to existing costs associated with your investments. You'll better understand what you pay, so you can invest with confidence.

You'll receive the enhanced annual *"Your Fees and Charges Report"* in January with your regular statement, along with our guide, *"Understanding Your Fees and Charges Report"* to help you understand the changes.

Rest assured, there's no change to your fees – you'll simply see them explained more clearly starting next year.

We value your business. If you have any questions, please contact your advisor or portfolio manager.

TD Wealth

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