

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

June 2025

- **Fund Facts for Systematic Investment Plans**
- **Disclosure Requirement for Discretionary Beneficiaries of Trusts**
- **Leverage Risk Disclosure and Significant Shareholder Information**



TD Wealth

About this notification

Please read the summary of information we have provided in this notification. If you have questions or need assistance, please contact your Investment Advisor.

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 Investment Advisor at the phone number or mailing address noted on your TD Wealth Private Investment Advice account statement.
- Email a Fund Facts request to td.waterhouse@td.com.
- Submit an online request for Fund Facts to sedarplus.ca.

Please note: 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 have the right of action for damages or rescission. You may also terminate your SIP at any time.

Disclosure Requirement for Discretionary Beneficiaries of Trusts

For trusts classified as Passive Non-Financial Entities (NFEs), please be reminded the Canada Revenue Agency (CRA) requires your financial institution (TD) to obtain certain information when a distribution is made to a discretionary beneficiary in any given year. This ensures that the beneficiary is properly identified and disclosed as a controlling person, in compliance with tax reporting obligations.

For more information on these requirements, please visit the [Enhanced Financial Account Information Reporting webpage](https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc519.html) on the Government of Canada's website.

This serves as a reminder of the information needed when a distribution is made to a **discretionary beneficiary**:

- If a discretionary beneficiary receives a distribution in any given year, an updated **RC519 – Declaration of Tax Residence for Entities** must be completed and submitted. This form is available at <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc519.html>.
- The addition or removal of controlling persons, including discretionary beneficiaries, is considered a **change in circumstance**. In such cases, a new and updated tax residency declaration **within 30 days** of the change must be submitted.

Please provide the completed forms to your Investment Advisor.

Leverage Risk Disclosure and Significant Shareholder Information

Important Information about Leverage Risk

Securities law requires 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 Investment Advisor 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 Investment Advisor.

The information contained herein has been provided by TD Wealth Private Investment Advice and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.

*The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.