

**TD Wealth**

TD Wealth  
Private  
Investment Advice  
Statement of  
Disclosure of  
Rates and Fees



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# Fee Schedule<sup>A,B</sup>

All fee amounts indicated in CDN \$ unless otherwise specified.

## Banking Fees

Stop Payment (cheque or pre-authorized payment)	\$12.50
Non-sufficient funds (NSF) cheques returned per item (Presentment charge – includes all items)	\$48.00

### Wire Payments – Outgoing

*Based on Canadian dollar equivalent of the transfer amount*

Up to \$10,000	\$30.00
\$10,000 – \$50,000	\$50.00
More than \$50,000	\$80.00

U.S. dollar wire and fee in CDN equivalent.

Foreign bank charges may apply.

### Wire Payments – Incoming

Canadian/Foreign	\$17.50
U.S.	\$17.50 U.S.

Request for refund or replacement of lost or stolen cheque/draft	\$10.00
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TD Canada Trust ATM Interim Statement	\$1.00
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## Interest Rates

Please contact your TD Wealth Private Investment Advisor for current interest rates on cash balances and debit balances for registered<sup>C</sup> and non-registered<sup>D</sup> accounts.

## Administration and Transfer Fees<sup>C</sup>

### Annual Administration Fees

RDSP	No Fee
RRSP/RRIF	\$125.00
Locked-In Plans	\$62.50
TFSA* / RESP	\$50.00
PSSP	\$75.00

\*TFSA Fee will be waived for households with \$1,000,000 or more combined household assets under administration

Annual Minimum Account Fee	\$250.00
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Households whose combined account assets are less than \$250,000 will be charged an Annual Minimum Account Fee of \$250 for each non-registered account within the household. Combined account assets will be calculated on the last day of February of each year. Households will be charged any applicable Annual Minimum Account Fees each March.

Paramount Service <sup>F</sup>	\$200.00
Access Account <sup>F</sup>	\$50.00

### Transfer Fees (Partial and Full)

Registered Plans	\$150.00
Non-Registered Plans	\$150.00

## Other Registered Account Fees<sup>C</sup>

Full withdrawal fee (excluding RDSP, RESP, TFSA and RRIF)	\$100.00
Partial withdrawal fees (RRSP, LIRA, LRSP only)	\$25.00

## **Mortgages Held in a Registered Account – Per Mortgage, Per Plan (if applicable)**

Set-up fee	\$250.00
Mortgage increase	\$100.00
Annual mortgage administration fee	\$225.00
Split mortgage fee	\$100.00
Mortgage payment received by cheque	\$5.00
Partial discharge	\$50.00
Discharge or arrears statement, additional advance	\$50.00
NSF Cheques	\$48.00
Additional Advance	\$50.00
Arrears	\$50.00

For details on additional mortgage set-up costs, contact your TD Wealth Private Investment Advisor.

## **Estate Accounts**

### **Deposit of Physical Securities Certificates Registered in the Name of the Deceased**

Processing fee (per security transaction) <sup>G</sup>	\$150.00
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## **Other Fees**

Small Business Investment Trusts (SBITs) – on approval basis only

Transaction fee – minimum per security transaction <sup>G</sup>	\$250.00
Annual administration fee per security	\$100.00

Private Placements – on approval basis only

Transaction fee – minimum per security transaction <sup>G</sup>	\$250.00
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Restricted Shares – on approval basis only

Transaction fee – minimum per security transaction <sup>G</sup>	\$200.00
Annual administration fee per security	\$100.00

Delivery of registered certificates and/or Direct Registration Services (DRS) statement<sup>G</sup>

Canadian Companies (certificate and DRS statement)	\$56.50
U.S. Companies (DRS statement)	\$80.00 U.S.
Rush (1-3 business days) (applicable to Canadian securities only)	\$150.00

Note: Additional shipping charges may apply for delivery of certificates outside Canada. If a U.S. certificate is required in exceptional circumstances, the U.S. Depository charges \$500.00 U.S.

Duplicate statement or confirmation request Less than 7 years (per item)	\$5.00
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Shareholder Communication materials for Objecting Beneficial Owners (OBOs) only.

Delivery costs of materials, when the issuer or third party does not pay, varies depending on the size and weight of the item.

Investigation fee (per hour) Client-initiated investigation of statement transactions 45 days or older (minimum fee \$25)	\$50.00
Duplicate summary of annual trading activity	\$50.00
Processing Fees - non-approved mutual funds per quarter per position	\$25.00

# Statement of Disclosure of Rates and Fees for TD Wealth Private Investment Advice

## Non-Registered Accounts

Non-registered Accounts include:

- Cash, Margin and Option Accounts

## Registered Accounts<sup>c</sup>

Registered Accounts include:

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Tax-Free Savings Account (TFSA)
- Registered Education Savings Plan (RESP)
- Registered Disability Savings Plans (RDSP)
- Provincial Stock Savings Plan (PSSP)

Locked-In Registered Accounts include:

- Restricted Life Income Fund (RLIF)
- Restricted Locked-In Savings Plan (RLSP)
- Locked-In Retirement Accounts (LIRA)
- Locked-In Retirement Income Funds (LRIF)
- Life Income Funds (LIF)
- Prescribed Retirement Income Fund (PRIF)

1. **Non-Registered Accounts:** Interest on the Canadian and U.S. Dollar (USD) Accounts will be calculated monthly at TD Wealth's prevailing rates, and based on daily closing balances. TD Wealth Private Investment Advice non-registered accounts may be established in Canadian and/or USD.
2. **Interest on Cash Balances in Non-Registered Accounts:** Interest on Canadian and U.S. dollar accounts will be calculated at TD Wealth Private Investment Advice's prevailing rates, based on daily closing balance(s) in the account(s), and, if payable, will be paid monthly. Interest shall not be paid on the closing credit balance in a short margin account. No interest is paid on closing cash balances in TD Wealth Private Investment Advice accounts if the amount of interest computed in a month is less than the amount specified in the current Interest Rate Schedule (available from your Investment Advisor).
3. **Interest on Debit Balances for Non-Registered Accounts:** Interest will be charged on Canadian Dollar Non-Registered account debit balances at TD Wealth Private Investment Advice's prevailing debit rates, calculated on daily closing balance(s) in the account(s) and is payable monthly. Borrowings include all fees charged to these accounts. The minimum overdraft charge will be the charge specified in the current Interest Rate Schedule (available from your Investment Advisor).
4. **Interest on Borrowings for Margin Accounts:** Borrowings on these accounts will be subject to interest at TD Wealth Private Investment Advice's prevailing Canadian and/or U.S. margin rates, calculated on daily closing balance(s) in the account, and is payable monthly. Borrowings include all fees charged to these accounts. The minimum overdraft charge will be the charge specified in the current Interest Rate Schedule (available from your Investment Advisor).
5. **Interest on Debit Balances in Registered Accounts<sup>c</sup>:** Interest will be charged on debit balances at TD Wealth Private Investment Advice's prevailing debit rates, calculated on daily closing balance(s) in the account(s), and is payable monthly. Borrowings include all fees charged to these accounts. The minimum overdraft charge will be the charge specified in the current Interest Rate Schedule (available from your Investment Advisor).
6. **Interest on Cash Balances in Registered Accounts<sup>c</sup>:** Interest on Registered Accounts will be calculated at TD Wealth Private Investment Advice's prevailing rates, based on daily closing balance in the account, and, if payable, will be paid monthly.

7. **Deposits or Contributions:** Deposits or contributions to your account may be made without charge through EasyLine telephone banking and EasyWeb Internet banking, at any TD Canada Trust branch or at any TD Wealth Private Investment Advice office in Canada.
8. **Withdrawals:** Cash withdrawals from non-registered accounts with TD Wealth Private Investment Advice and full or partial redemption of any TD Wealth Private Investment Advice registered account<sup>c</sup> may be forwarded to your TD Canada Trust branch or a TD Wealth Private Investment Advice office for “pick-up”, without charge upon approval of a TD Canada Trust or TD Wealth Private Investment Advice authorized officer. Any other type of settlement or security withdrawal request will be subject to a handling charge.

If certificates are requested on a full or partial redemption of a Registered Account, additional funds may be required to cover the applicable withholding tax.
9. **Account Closure/Transfer Fee:** For any non-registered accounts closed or transferred, TD Wealth Private Investment Advice reserves the right to charge a fee, regardless of the holding in the account. A fee specified under the **Fee Schedule** will be charged for all RRSP/RRIF/RESP/RDSP and TFSA accounts<sup>c</sup> that are withdrawn in full or transferred to another financial institution. All transfers to other TD Bank Group registered products including RRSPs or RRIFs will be free of charge.
10. **Commission and Fee Charges:** Contact your TD Wealth Private Investment Advisor for trades executed by TD Wealth Private Investment Advice through Canadian, U.S. or other foreign exchanges. For the purpose of determining the commission for an order, an order shall comprise of all purchases or sales executed on one side of the market, in one class or series of security filled in one day, for one client, for one account. Partial fills executed on more than one day will be charged regular TD Wealth Private Investment Advice commissions for each day.
11. **Presentment Charges:** All NSF items returned to TD Wealth Private Investment Advice are subject to a presentment charge under **Banking Fees** against the account identified on the application.
12. **Waiver of Charges:** Any waiver of fees or charges is not an ongoing waiver and may be terminated without notice. Presentment, protest and notice of dishonour of all items including cheques lodged with TD Wealth Private Investment Advice or TD Canada Trust are waived and the full amount may be charged back to any or all accounts if we do not receive prompt payment thereof and any such item will be forwarded to you by ordinary mail not insured at your risk.
13. **Administration Fees:** An annual administration fee specified under Administration and Transfer Fees will be charged annually in March each year. Accounts opened preceding the annual billing date will be billed a prorated amount. No adjustments will be made for partial months. The administration fee is debited to the account identified on the application, or, if funds are unavailable, from the plan. The Minimum Account Fee will be charged annually in March.
14. **Administration Fees:** An annual administration fee specified under **Other Fees** will be charged annually in March every year for each Small Business Investment Trust (SBIT) in your account(s). The fee for SBITs processed into your account(s) before the annual billing date will be prorated, excluding partial months.
15. **National Instrument 54-101:** As a result of regulatory changes, clients who elect not to share their beneficial

shareholder information with issuing companies are charged the cost of delivering their shareholder communication materials. These third party handling charges may vary by issuer depending on size and weight of materials.

16. **Currency Conversion:** If you make a trade involving a security which is denominated in a currency other than the currency of the account in which the trade is to settle, or receive a payment to your account in a currency other than the currency of the account, a conversion of currency may be required. In all such transactions and at any time a conversion of currency is made, we will act as principal with you in converting the currency at rates established or determined by us or parties related to us. We and the parties related to us may earn revenue, in addition to the commission applicable to such a trade, based on the difference between the applicable bid and ask rate for the currency and the rate at which the rate is offset either internally, with a related third party, or in the market. The charge to you and the revenue earned by us and parties related to us may be higher when a transaction requires more than one currency conversion or when the currency is not commonly traded. Conversion of currency, if required, will take place on the trade or deposit date, as applicable, unless we agree otherwise. Where a transaction with a mutual fund company involves a currency conversion, the company may charge you for the conversion. Where the company is not a part of TD, neither we nor any party related to us earns any revenue in connection with such conversions. Where the company is part of TD, it may earn revenue in connection with such conversions as described herein, but we do not.

When a security is held in an account denominated in a currency other than that specified for payment in a corporate action, we will convert that payment at our then-prevailing exchange rate and make payment to your account in the currency of that account.

17. **Communications:** Communications include notices, margin calls, demands, reports and transaction confirmations. You agree that we: (a) may send Communications to you at any address (including a mailing address, email address, electronic, internet address) or fax number that you give us in your application or thereafter in writing; and (b) may contact you by phone for Communications not required to be in writing. All Communications sent to you, regardless of how they are sent, will be considered to be delivered to you personally, whether you actually receive them or not.

**Reports and transaction confirmations will be considered final if not objected to on the date of notification by telephone or within 10 days of when we send them to you. Statements of your account will be considered final if not objected to within 45 days of when we send them to you.**

18. **Client Problem Resolution Process for Non-Registered and Registered Accounts:** If you have any complaint regarding your non-registered account or registered account, we invite you to contact the Branch Manager of your TD Wealth Private Investment Advice Office. If you are not satisfied with the manner in which your complaint was dealt with, please contact your Investment Advisor's Region Head. You can send your written complaint by mail to the Wealth Cares team, P.O. Box 5999, Stn. F, Toronto, Ontario, M4Y 2T1, by fax at 416-983-2579 or by email to [td.waterhouse@td.com](mailto:td.waterhouse@td.com).

Please Note: In the case of conflict between the information contained in this statement and the conditions contained in any written agreement, the written agreement prevails.

For more information,  
please contact your Investment Advisor,  
or visit [tdwealth.ca](http://tdwealth.ca)

- A Subject to GST and HST where applicable. For the province of Quebec, clients also add QST. GST, HST and QST Registration #899181127 RT0001.
- B Interest rates are subject to change without notice. All other rates and fees are subject to change upon 60 days prior notice. Fee is charged in the currency of the payment source.
- C Registered Accounts
- Registered Retirement Savings Plan (RRSP) - Refers to the TD Waterhouse Self-Directed Retirement Savings Plan
  - Registered Retirement Income Fund (RRIF) - Refers to the TD Waterhouse Self-Directed Retirement Income Fund
  - Locked-In Plans (LIRA, LIF, LRSP, LRIF, RLSP, RLIF, Prescribed RIF (PRIF)) - Refers to the TD Waterhouse Self-Directed Locked-in Plans
  - Registered Education Savings Plan (RESP) - Refers to the TD Securities Inc. Self-Directed Education Savings Plan
  - Tax-Free Savings Account (TFSA) - Refers to the TD Waterhouse Tax-Free Savings Account
  - Registered Disability Savings Plan (RDSP) - Refers to the TD Waterhouse Disability Savings Plan
- D Interest of less than \$5.00 on cash balances in any month is not paid.
- E Household accounts are defined as those TD Wealth Private Investment Advice accounts for clients living in the same household, with the same address. You must advise TD Wealth Private Investment Advice where these household relationships exist.
- F Paramount Service and the Access Account are closed to new business effective November 1, 2009.
- G Other charges may apply, including but not limited to all applicable fees incurred from the transfer agent, lawyer, or issuing company for re-registration.

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TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Bank Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services. ® The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

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