

Epoch Investment Partners, Inc.
Form CRS - Customer Relationship Summary*
January 28, 2025

Epoch Investment Partners, Inc. ("TD Epoch", "We", "Our") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors,¹ generally clients in third party managed account programs (wrap fee programs) and high net worth individuals and also offer services to institutional clients such as pension plans, insurance companies, endowments and foundations. We typically have investment discretion over your account, which means that we make investment decisions for your account without consulting you first. Investment personnel typically review accounts at least weekly as well as before buying or selling securities for the account.

In a **wrap fee program** ("Program"), you pay a broker-dealer or other financial intermediary ("Sponsor") an asset-based fee for investment advice, most trading, custody, and reporting. Our investment advisory services are based on the investment strategy you select, subject to account restrictions and guidelines we agree to follow. The Sponsor determines investment strategies that are available in the Program. You and the Sponsor determine if the strategy and Program you select are appropriate given your financial situation and investment objectives. Sponsors may have minimums to open and maintain an account.

For additional information, please see TD Epoch's Form ADV, Part 2A brochure which is available at <https://www.td.com/gl/en/global-investment-solutions/about-us/our-business/td-epoch>.

Conversation Starter - Ask your financial professional at Epoch:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do these qualifications mean?

What fees will I pay?

You will pay fees and expenses whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and expenses you are paying. Minimum account sizes, fees and fee structure and other conditions may be waived or modified in the future, and have been waived or modified in the past, at our discretion.

You will pay TD Epoch an **asset-based fee** that is a percentage of assets under management and/or a performance-based fee. You generally will pay other fees and expenses, such as custodian fees, brokerage commissions, and other transaction costs to brokers and others. If we purchase shares of mutual fund's or exchange-traded funds, you will pay fees and expenses associated with those funds. We receive a portion of the wrap fee that you pay from the Sponsor including from our affiliates.

*This disclosure is provided to comply with the SEC's Form CRS disclosure requirements and those under the Investment Advisers Act of 1940. It does not create or modify any agreement, relationship, or obligation between you and TD Epoch. Please consult your agreements for all terms and conditions controlling your account.

¹ Form CRS defines "retail investor" as a natural person, or the legal representative of a natural person, who receives or seeks to receive services primarily for personal, family, or household purposes. You are not a retail investor if you use our services primarily for purposes other than personal, family, or household purposes.

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For more information, please see Item 5, Fees and Compensation of TD Epoch's Form ADV, Part 2A brochure which is available online at <https://www.td.com/gl/en/global-investment-solutions>.

Conversation Starter - Ask your financial professional at TD Epoch:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and do not put our interest ahead of yours. At the same time, the way we receive fees creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations, we provide you.

Some accounts pay us performance-based fees. We have an incentive to allocate investments having a greater potential for higher returns to client accounts paying a performance fee, which presents us with a conflict of interest. We have a conflict of interest when we provide model portfolios to TD Bank and TDPCW, because we recommend only affiliated products, which will result in more fees for us and our affiliates.

For more information, see Item 10, Other Financial Industry and Affiliations, Item 11, Code of Ethics, Participation or Interest in Client Transactions and Personal Trading, and Item 14, Client Referrals and Other Compensation of TD Epoch's Form ADV, Part 2A brochure which is available at <https://www.td.com/gl/en/global-investment-solutions>.

Conversation Starter - Ask your financial professional at TD Epoch:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive competitive salaries and incentive awards. They do not earn a percentage of the advisory fees charged to the clients of TD Bank and TDPCW.

For additional information, please see Form ADV, Part 2A brochure which is available online at <https://www.td.com/gl/en/global-investment-solutions>.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starter - Ask your financial professional at TD Epoch:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, please refer to our Form ADV and Form ADV Part 2, Brochure which are both available at: <https://adviserinfo.sec.gov/firm/summary/131556>. If you would like additional, up-to-date information or a copy of this or other disclosure documentation, please contact your Relationship Manager or TD Epoch's Managing Attorney and Chief Compliance Officer at 212-303-7200.

Conversation Starter - Ask TD Epoch:

- Who is my primary contact person?
- Is he or she a representative of an investment-adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?