

TD Wealth

TD Wealth
Financial Planning
Commission
Schedule and
Statement of
Disclosure of
Rates and Fees



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Commission Schedule^A

Mutual Funds

No Transaction Fee (NTF) Funds

No commissions apply^B to buy, sell or switch within a wide range of eligible funds^C including TD Mutual Funds^{*}. A short-term redemption fee may apply (see details below).

Transaction Fee (TF) Funds

No commissions apply^B to buy or switch within a wide range of eligible funds^C. A \$45 redemption fee will be charged – including Money Market funds. A short-term redemption fee may also apply (see details below).

Short-Term Redemption Fee Policy

This policy applies to all mutual funds offered by TD Wealth Financial Planning, with the exception of all Money Market funds and those purchased on a Deferred Sales Charge (DSC) or rear load basis. Funds held for less than 30 days are subject to a short-term redemption fee of 1% of redemption value or \$45 (whichever is greater) and are in addition to any fee(s) the mutual fund company itself may charge.

Rear Load Funds

No commissions apply^B to buy or switch rear load funds^C. Purchaser will receive a rebate of 2.5% of the purchase value. This rebate does not apply to Labour Sponsored Investment Funds. Commission is charged on full or partial redemptions, according to the mutual fund company's schedule.

Fixed Income Investments

Canadian Over The Counter (O.T.C.) Bonds and Money Market Securities

Commissions (including those below), if any, for Bonds, Strip Coupons, GICs, T-Bills and other Fixed Income and Money Market securities are included in the quoted prices. Minimum purchase amounts vary by security.

Canadian Bonds

Years to Maturity

Commission

Less than 2 years	\$0.25/100 or 25 bps*
Between 2 & 5 Years	\$0.40/100 or 40 bps
Over 5 Years	\$0.75/100 or 75 bps

**Basis point (BPS)* refers to a common unit of measure for interest rates and other percentages in finance. *One basis point* is equal to 1/100th of 1%, or 0.01%, or 0.0001.

Canadian/US Money Market Instruments

Days to Maturity	Commission
30 days	\$0.05/100
60 days	\$0.10/100
90 days	\$0.15/100
120 day	\$0.20/100
180 days	\$0.30/100
270 days	\$0.45/100
365 days	\$0.60/100

(per unit of 100)

Commissions for transactions denominated in U.S. dollars (USD) are priced in USD.

U.S. and Exchange-Traded Bonds

Years to Maturity	Commission
Less than 2 years	\$0.25/100 or 25 bps
Between 2 & 5 Years	\$0.40/100 or 40 bps
Over 5 Years	\$0.75/100 or 75 bps

Commissions for transactions denominated in U.S. dollars (USD) are priced in USD.

Canadian or USD Equities (In U.S. Dollars)

CDN and USD \$9.99 flat per trade

Commissions for transactions denominated in U.S. dollars (USD) are priced in USD.

Fee Schedule^{A,D}

All fee amounts are 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 returned items)	\$48.00
Wire Payments – Outgoing	
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
TD Canada Trust ATM Interim Statement	\$1.00

Interest Rates

Please call your TD Wealth planner for current interest rates on:

- Cash balances for Non-Registered^E and Registered Accounts^F
- Debit balances for Non-Registered and Registered Accounts^F

Administration and Transfer Fees^F

Refer to the Statement of Disclosure of Rates and Fees for plan types

Annual Administration Fees

RRSP/RRIF	\$75.00
Locked-In Plans	\$75.00
The annual administration fee will be charged for the first Locked-in Plan and will be waived for subsequent Plans	
RDSP/RESP	No Fee
TFSA	\$50.00
The annual administration fee for TFSA will be waived if your total household account ^G assets with TD Wealth Financial Planning are \$100,000 or more.	

Transfer Fees (Partial and Full)

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

Other Registered Account Fees^F

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 planner.

Estate Accounts

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

Processing fee (per security transaction) ^H	\$150.00
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Other Fees

Delivery against payment and receipt against payment (per transaction)	\$50.00
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Small Business Investment Trusts (SBITs) – on approval basis only	
Transaction fee – minimum per security transaction ^H	\$250.00
Annual administration fee per security	\$100.00

Private Placements – on approval basis only	
Transaction fee – minimum per security transaction ^H	\$250.00

Restricted Shares – on approval basis only	
Transaction fee – minimum per security transaction ^H	\$200.00
Annual administration fee per security	\$100.00

Delivery of registered certificates and/or Direct Registration Services (DRS) statement ^H	
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 over and above the outlined handling fee(s) 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 other party does not pay, varies depending on the size and weight of the item.

Investigation fee (per hour)	\$50.00
Client-initiated investigation of statement transactions 45 days or older (minimum fee \$25)	

Cheque pick-up fee (per cheque)	\$6.50 ^I
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Summary of annual trading activity	\$50.00
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Statement of Disclosure of Rates and Fees for TD Wealth Financial Planning

Non-Registered Accounts

- Cash Trading

Registered Accounts^F

Registered Accounts includes:

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

Locked-In Registered Accounts includes:

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

1. **Non-Registered Accounts:** TD Wealth Financial Planning, non-registered cash accounts may be established in Canadian and/or U.S. dollars.
2. **Interest on Cash Balances in TD Wealth Financial Planning Non-Registered Accounts:** Interest on the Canadian and U.S. Dollar accounts will be calculated at TD Wealth Financial Planning's prevailing rates, based on the daily closing cash balance and, if payable, will be paid monthly. No interest is paid on closing cash balances in a TD Wealth Financial Planning account if the amount of interest computed in a month is less than \$5.00.
3. **Interest on Debit Balances for TD Wealth Financial Planning Non-Registered Accounts:** Interest will be charged on Canadian Dollar Non-Registered Trading account debit balances at The Toronto-Dominion Bank's (TD) prevailing overdraft interest rate and on U.S. dollar debit balances at TD's U.S. Dollar Base Rate, specified by the prevailing interest rates, and subject to a minimum charge as specified by TD Wealth Financial Planning from time to time.

Interest will be calculated on the daily closing balance in the account and is payable monthly. The minimum overdraft charge will be the charge specified by the prevailing interest rates.
4. **Interest on Debit Balances for TD Wealth Financial Planning Registered Accounts^F:** Interest will be charged on Canadian account debit balances at TD's prevailing overdraft interest rate calculated on the daily closing balance of the account and payable monthly.
5. **Interest on Cash Balances in TD Wealth Financial Planning Registered Accounts^F:** Interest will be calculated at TD Wealth Financial Planning's prevailing rates, based

on the daily closing cash balance and, if payable, will be paid monthly.

6. **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 TD Wealth Financial Planning office in Canada.
7. **Withdrawals:** Cash withdrawals from TD Wealth Financial Planning accounts may be completed by either using the Electronic Fund Transfer (EFT) service or by forwarding to your TD Canada Trust branch or a TD Wealth Financial Planning office for "pick-up", upon approval of a TD Wealth Financial Planning authorized officer. Refer to "**Other Fees**" for Cheque Pick-up Fee details. Any other type of settlement or security withdrawal request will be subject to a handling charge.

If certificates are requested on full or partial redemption of a registered account, you may be required to provide funds to cover the withholding tax which must by law be deducted at source from the payment to you.

8. **Account Closure/Transfer Fee:** For any non-registered accounts closed/transferred in the first year of operation, TD Wealth Financial Planning reserves the right to charge a fee, regardless of the holdings in the account. A fee will be charged for all Registered accounts^F that are withdrawn in full or transferred to another financial institution.
9. **Commission and Fee Charges:** See Commission Schedule for trades executed by TD Wealth Financial Planning through Canadian and U.S. exchanges and other marketplaces. Trade orders entered will be charged the applicable commission rate on a per order basis. Partial fills executed on more than one day will be charged applicable TD Wealth Financial Planning commissions for each day. In most fixed income product transactions, we may act as principal. We and parties related to us receive revenue based, where applicable, on rates established with the issuer (which may be a party related to us), or on the difference between the price paid by those related parties and by us, and the price you pay. We may also charge commissions on these transactions.
10. **Notice of Account Conditions:** TD Wealth Financial Planning reserves the right to require seven days notice of intended withdrawals from accounts.
11. **Presentment Charges:** All dishonoured items returned to TD Wealth Financial Planning are subject to a presentment charge against the account identified on the application.
12. **Waiver of Protest:** Presentment, protest and notice of dishonour of all items including cheques lodged with TD Wealth Financial Planning are waived and the full amount of any such item 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 – RRSP/RRIF/LIRA/LIF/LRSP/LRIF/RLSP/RLIF/PRIF/RESP/TFSA/RDSP** (“Registered”) Accounts: An annual administration fee will be charged in March of each year. During the first year, this fee will be pro-rated. The administration fee is debited to the account identified on the application, or if funds are not available in the account you designated for payment, from the registered plan to which the fee relates and, if any amount is still owing, from any of your non-registered accounts.
14. **Administration Fee:** An annual administration fee specified under **Other Fees** will be charged annually in March every year for each Small Business Investment Trusts (SBITs) 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. **Currency Exchange:** 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 rates 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.
16. **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.

17. Client Problem Resolution Process: We process large volumes of client account transactions each day and we do everything to ensure that your business is handled in an efficient, courteous and accurate manner. However, we want to know if we have not met the high level of standards we set for ourselves. We have procedures for clients that wish to bring a complaint to our attention and have it addressed quickly and effectively. If you should have any concerns, we encourage you to contact your TD Wealth planner or the Senior Regional Manager.

If it is not resolved to your satisfaction,
please write to:

Wealth Cares team

P.O. Box 5999, Stn. F, Toronto, Ontario M4Y 2T1

by fax at 416-983-2579 or by

email at 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 TD Wealth planner, or call TD Wealth Financial Planning at:

Toll-Free

English 1-866-646-7888

French 1-866-646-8823

Cantonese 1-866-646-2832

Or visit us at tdwealth.ca

- A Commissions and 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.
- B Mutual fund charges imposed by the fund companies (i.e. set-up fees, early redemption fees) are in addition to those charged by TD Wealth Financial Planning (if any). These charges vary with particular funds. The minimum purchase amount to trade through TD Wealth Financial Planning is \$1,000. Minimum purchase amounts may vary with particular funds. Please refer to the simplified prospectus of each mutual fund before investing.
- C For details of inclusions and exceptions, please contact TD Wealth Financial Planning.
- D Subject to GST or HST, where applicable. GST and HST Registration #899181127 RT0001.
- E Interest of less than \$5.00 on cash balances in any month is not paid.
- F 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
- G Household accounts are defined as those TD Wealth Financial Planning accounts for clients living in the same household, with the same address. You must advise TD Wealth Financial Planning of those multiple account relationships.
- H Other charges may apply, including but not limited to all applicable fees incurred from the transfer agent, lawyer or issuing company for re-registration.
- I Fee is charged in the currency of the payment source.

