

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

June 2022

**Leverage Risk Disclosure and Significant Shareholder Information**

**Fund Facts for Systematic Investment Plans**



**TD Direct Investing**

At TD Waterhouse Canada Inc., we are committed to keeping you informed about important matters relating to your account(s), including providing you with required regulatory disclosures and important updates. Please review the information included in this notification. No other action is required on your part.

For more information, please log into the TD App and choose Contact Us or call 1-800-465-5463 to speak to an Investment Representative. Clients of the TD Easy Trade™ service can log into the TD Easy Trade App and select Help for a list of help resources or call an Investment Representative at 1-877-250-2588.

## **Leverage Risk Disclosure and Significant Shareholder Information**

### **Important Information about Leverage Risk**

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 Notice for Insiders and Significant Shareholders**

To maintain a level playing field for all investors, 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.

Insiders and significant shareholders are also required to disclose their status when placing trades on any Canadian exchange or market for equities and options issued by, or related to, the company with which they 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 an insider/ significant shareholder has a financial interest in, and/or a beneficial ownership interest in, an account.

TD Direct Investing clients who are insiders of publicly traded companies can declare their status when placing orders on WebBroker or Advanced Dashboard. These orders cannot be placed through TeleMax or TalkBroker; however, you can place orders over the phone through an Investment Representative and disclose insider/significant shareholder status. Clients of the TD Easy Trade service who are insiders of publicly traded companies can declare their status when placing orders on the TD Easy Trade App.

There are restrictions that apply to the sale of securities on the Toronto Stock Exchange (TSX) when one is a significant shareholder.

We value your business. If you have questions, or to update your information regarding your insider or significant shareholder status, including whether you are a reporting insider, for TD Direct Investing clients, please log into the TD App and choose Contact Us or call 1-800-465-5463 to speak to an Investment Representative. Clients of the TD Easy Trade service can log into the TD Easy Trade App and select Help for a list of help resources or call an Investment Representative at 1-877-250-2588.

## **Fund Facts for Systematic Investment Plans**

For TD Direct Investing clients, 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:

- Please log into the TD App and choose Contact Us or call 1-800-465-5463 to speak with an Investment Representative.
- Email a Fund Facts request to [tddirectinvesting@td.com](mailto:tddirectinvesting@td.com).
- Submit an online request for Fund Facts to [sedar.com](https://www.sedar.com).

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 damage or rescission. You may also terminate your SIP at any time.



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