

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

December 2023

- **Getting your Tax Slips**
- **Updates to your TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents**
- **Shorter Trade Settlement Period coming in 2024**
- **Leverage Risk Disclosure and Significant Shareholder Information**



## About this notification

Please read the summary of information we have provided in this notification carefully. **No other action is required on your part.**

If you have questions or need assistance, please log into the TD app and choose *Contact Us* or call 1-800-465-5463 between 7:00 a.m. and 10:00 p.m. ET, Monday to Friday to speak to an Investment Representative.

## Getting your tax slips

The 2023 tax filing season is just a few months away. To help you prepare, we've put together a schedule of when you can expect to receive the most common tax slips in the mail or on eServices. Depending on the holdings in your account(s) and transaction(s), you will receive some or all the tax documents outlined below.

As a reminder:

- **February 29, 2024:** Last date for 2023 Registered Retirement Savings Plan (RRSP) contributions.
- **April 30, 2024:** Last date to file income tax returns for individuals.
- **June 17, 2024:** Last date to file your tax return if you are self-employed. If you owe a balance for 2023, pay it on or before April 30, 2024.

Registered Accounts		
Document	Overview	Expected distribution date
RRSP Contribution Receipts	All RRSP Contributions	Week of January 2, 2024, for any contributions made between March 2 and December 30, 2023. Weekly starting January 8, 2024, for contributions made in the first 60 days of 2024.
NR4 Retirement Savings Plan (RSP)	Non-resident withdrawals from RSP	April 1, 2024
NR4 Retirement Income Fund (RIF)	Non-resident withdrawals from RIF	April 1, 2024
T4RSP	Withdrawals from RSP	February 29, 2024
T4RIF	Withdrawals from RIF	February 29, 2024
Relevé 2	Quebec residents — submitted with T4RSP/T4RIF	February 29, 2024
T4A/Relevé 1	Registered Education Savings Plan (RESP) withdrawals	February 29, 2024
T4A/Relevé 1	Registered Disability Savings Plan (RDSP) withdrawals	February 29, 2024

Non-registered Accounts		
Document	Overview	Expected distribution date
T5/RL-3 (Mutual Funds)	Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account	February 29, 2024, from the fund company
T3/RL-16 (Mutual Funds)	Income Distribution and Return of Capital from Mutual Fund Trusts	April 1, 2024, from the fund company
T5/RL-3	Dividend and interest income equal to or greater than \$50	February 29, 2024
T5/RL-3	All Split Corporation income	February 29, 2024
T5008/RL-18	All dispositions (sales, redemptions and maturities) for the tax reporting year	February 29, 2024
T3/RL-16	Trust unit income	April 1, 2024
T5013/RL-15	Partnership income	April 1, 2024
NR4	Distributions to non-residents	April 1, 2024
1042S	US Source Income Reporting for Simple Trust, Grantor Trust, and Partnership reporting	March 15, 2024
1099INT	U.S. person receiving interest income	January 31, 2024
1099DIV	U.S. person receiving dividend income	January 31, 2024
1099B Substitute	U.S. person receiving proceeds from sale	February 15, 2024
Other non-government reports	Investment Income Summary if receiving a T5	February 29, 2024

- Visit [td.com/taxinfo](https://td.com/taxinfo) for answers to frequently asked questions and more.
- If you have questions about the delivery of your tax slip(s), please log into the TD App and choose *Contact Us* or call 1-800-465-5463 between 7 a.m. and 10 p.m. ET, Monday to Friday to speak to an Investment Representative. For specific tax advice, consult your tax advisor.
- In the upcoming months, you may receive a Year-end Resource Package, which includes information that can help you file your 2023 taxes.

## Updates to your TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents

### The TD Privacy Policy

The TD Privacy Agreement, which is included in the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents*, has been replaced with the TD Privacy Policy available at [td.com/privacy](https://td.com/privacy). The TD Privacy Policy consolidates the previous Privacy Agreement along with the TD Privacy Code, TD Online Privacy Code and TD Mobile Apps Privacy Code.

Any selections you previously made with respect to the sharing of your Personal Information will remain the same. If you wish to change any of these selections, you may do so by contacting us.

Choosing not to share information with the retail banking division of the Toronto-Dominion Bank (TD Canada Trust), will restrict your ability to leverage certain functionalities, such as the ability to transfer money between your TD Canada Trust account(s) and your TD Direct Investing account(s), accessing your TD Direct Investing account(s) through EasyWeb and/or the TD mobile app, and receiving online statements.

For questions, please log into the TD app and choose *Contact Us* or call 1-800-465-5463 to speak to an Investment Representative.

### Shorter Trade Settlement Period coming in 2024

In 2024, the standard trade settlement period for North American Capital Markets will be reduced from the current two business days to one business day after the trade date. This change will impact most trades in securities.

#### When will this change come into effect?

It is expected that Canadian capital markets will shorten the trade settlement cycle to one business day starting Monday, May 27, 2024. For U.S. market participants, the shortened trade settlement cycle is expected to start Tuesday, May 28, 2024. TD Direct Investing is proactively updating its systems to prepare for this change.

#### How will this change impact you?

Once the change is implemented, your trades involving the holdings mentioned above will settle sooner (one business day) than their current settlement time (two business days).

For questions, please log into the TD app and choose *Contact Us* or call 1-800-465-5463 to speak to an Investment Representative.

## Leverage Risk Disclosure and Significant Shareholder Information

### Important Information about Leverage Risk

Securities law require 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.

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 you are 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 between 7 a.m. and 10 p.m. ET, Monday to Friday to speak to an Investment Representative. Clients of the TD Easy Trade™ service can log into the TD Easy Trade™ app and select *Help* from the flyout menu or call 1-877-250-2588 to speak to an Investment Representative.

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