


More relevant information in a simpler format



TDX10000_000000_001 E 00000
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ANY CITY, ANY PROVINCE
CANADA

TD Direct Investing
Your RRSP statement
March 1 to March 31, 2017

Account number: XXXXXX
Account type: Self-Directed RSP
Account currency: Canadian

Do you have a question?
For further questions about your statement or further information, we provide support 24 hours a day, 7 days a week in 4 languages:

English: 1-800-465-5463
French: 1-800-361-2684
Cantonese: 1-800-838-3223 option 1
Mandarin: 1-800-838-3223 option 2

Your account at a glance

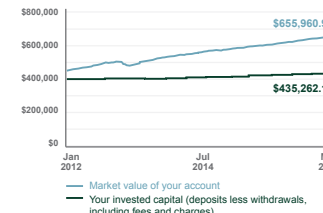
| | Previous year (Jan 1-Dec 31, 2016) | This period (Mar 1-Mar 31, 2017) | Last period (Feb 1-Feb 29, 2017) | Year to date (Jan 1-Mar 31, 2017) |
|---------------------------------|---------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|
| Beginning balance | 634,817.41 | 650,745.21 | 647,817.63 | 647,600.43 |
| Deposits or contributions | 6,250.00 | 8,800.00 | 525.00 | 9,325.00 |
| Withdrawals | -5,005.11 | -4,472.69 | 0.00 | -4,472.69 |
| Change in value of your account | 11,538.13 | 888.45 | 2,402.58 | 3,508.23 |
| Ending Balance | \$647,600.43 | \$655,960.97 | \$650,745.21 | \$655,960.97 |

US dollars converted to Canadian dollars at 1.25 as of Mar 31, 2017

Value of your account on Mar 31, 2017
\$655,960.97

You need to know
Please see page 3 for important information about your account.

How your account has performed
Your account has changed in value by **\$220,698.79** since Jan 1, 2012





Your personal rates of return as of Mar 31, 2017


| Jan 1-Dec 31 2016 | For the last 12 months | For the last 3 years | For the last 5 years | Since Jan 1, 2012 |
|-------------------|------------------------|----------------------|----------------------|-------------------|
| 5.41% | 6.70% | 9.20% | 9.10% | 10.80% |

Personal rate of return reflects the total percentage return earned on the investments held in your account. Total percentage return means the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage.

Personal rate of return is calculated using a money-weighted methodology. Unlike alternative rate of return methodologies, it takes into account any deposits or withdrawals you have made, and the performance outcomes of your investments over a specified time period, net of fees and charges paid. Rates of return are provided on an annualized basis except for any returns reflective of a period of less than one year.

ORDER EXECUTION ACCOUNT. NO ADVICE OR RECOMMENDATIONS ARE PROVIDED.
TD Waterhouse Canada Inc. - Member of the Canadian Investor Protection Fund.



Account number: XXXXXX
Account type: Self-Directed RSP
Your RRSP statement: Mar 31, 2017

Your RSP contribution information

You can claim the contributions you made in the first 60 days of 2017 on your 2016 tax return.

| | |
|-----------------------|-------------------|
| First 60 days | \$525.00 |
| Remainder of the year | \$8,800.00 |

Simply save with a Pre-authorized Purchase Plan: set-up is simple, fast, and easy

- No set-up fees, commissions or sales charges
- Investing with as little as \$25 per transaction
- Flexible options – weekly, biweekly, semi-monthly, monthly, quarterly, semi-annually, annually.

Details of fees and charges

| Description | Previous year (\$) (Jan 1-Dec 31, 2016) | This period (\$) (Mar 1-Mar 31, 2017) | Year to date (\$) (Jan 1-Mar 31, 2017) |
|---|--|--|---|
| Fees and charges you paid | | | |
| Operating charges | | | |
| Duplicate Statement Request | 60.00 | 5.00 | 5.00 |
| Paper Statement Fee | 24.00 | 2.00 | 6.00 |
| Withdrawal Fees | 50.00 | 25.00 | 25.00 |
| Taxes on Operating Charges | 18.76 | 4.16 | 4.68 |
| Total operating charges | \$152.76 | \$36.16 | \$40.68 |
| Trading charges | | | |
| Commissions | 199.80 | 39.96 | 99.90 |
| Commission Rebate | 0.00 | -9.99 | -19.98 |
| Total Trading Charges | \$199.80 | \$29.97 | \$79.92 |
| Total fees and charges you paid | \$352.56 | \$66.13 | \$120.60 |
| Compensation we received from other parties | | | |
| Trailing Commissions | 2,523.96 | 210.33 | 414.85 |
| New Issue Commissions | 200.46 | 0.00 | 0.00 |
| Other Commissions | 150.40 | 0.00 | 0.00 |
| Total compensation received from other parties | \$2,874.82 | \$210.33 | \$414.85 |

Definitions

An explanation of terms shown in the table above

Trailing commissions are paid by the issuing company (e.g. a mutual fund company) to TD Direct Investing for the delivery of services you receive. Trailing commission may vary based on the specific investment you have purchased and is not charged directly to you, though it does reduce the amount of the investment's return.

New issue commissions are paid to TD Direct Investing by the company that issued the securities as compensation for our services, are not directly charged to you and may not necessarily change your investment's return.

Other commissions are paid to TD Direct Investing by the company that issued the securities (e.g. a mutual fund company) as compensation for our services, are not directly charged to you and may or may not change your investment's return.

New!

We are pleased to provide you with a guide to the new information on your account statement effective March 31, 2017.

- A Your account at a glance**
This section highlights the total value of your account as at the end of the reporting period. Supplementing this information is a summary of your total contributions and withdrawals.
- B How your account has performed**
This new graph provides you details on how your account has performed over time. It includes both the market value of your account and your invested capital since January 1, 2012 or from inception if your account was opened within the last five years. Your account must be open for at least 12 months before performance information is displayed graphically. In WebBroker™, under the Performance tab you can also view performance prior to January 2012 and for other customizable date ranges.
- C Your personal rate of return**
Your personal rate of return, also referred to as a money-weighted rate of return, reflects the gains and/or losses realized on your investments when calculated as a percentage. This measure takes into consideration the amount and timing of all cash flows in and out of your account.
- D Details of fees and charges**
This new summary of fees and charges associated with your account includes the commissions paid by other parties to us on certain products like mutual funds or new issues. These amounts will now be disclosed so that you are aware of the costs associated with your investments. Along with the summary, new definitions will provide a simple and detailed explanation.

Note: Your March 31, 2017 statement will include an annual summary of account activities, personal rates of return, and details of fees and charges for the period of January 1 to December 31, 2016.

At TD Direct Investing, our priority is to help you meet your financial goals and provide updates on your progress towards achieving them.

Investors tell us that what matters most is to have a clear understanding of the status of their investments, how they are performing, and what it costs to hold them — plain and simple.

The enhancements coming March 31, 2017 to your account statements will help you stay informed. You will see a summary of your investments and account activity, investment performance, personal rate of return and an outline of the associated costs.

These changes are a reflection of our commitment to you — to improve the quality and consistency of all your reporting, from what is displayed online in WebBroker™, to your enhanced account statements.

Please accept our sincere gratitude for choosing TD Direct Investing. If you have any questions about statement enhancements, please contact an Investment Representative at 1-844-788-0629. We're here to assist you any time, 24 hours a day, seven days a week.

TD Direct Investing

Learn about important
enhancements to your
account statement
effective March 31, 2017

