

TD Direct Investing

Important Changes to
TD Direct Investing
Relationship Disclosure

Effective: November 1, 2017



At TD Waterhouse Canada Inc. we are committed to providing you with information, updates and reminders to help you invest with confidence.

Material amendments have been made to the TD Direct Investing *Relationship Disclosure Document*. The major changes are summarized below under the heading of the amended section.

Products and Services Offered by TD Direct Investing

Products

We offer access to the following investment products:

- Cash equivalents (e.g. T-Bills and money market instruments)
- Fixed income or debt securities (e.g. bonds and debentures)
- Equities including warrants
- Investment funds including mutual funds and exchange traded funds
- Derivatives (e.g. options)
- Principal protected notes, principal at risk notes
- Precious metal certificates

Our Reporting To You

Trade Confirmations

When you buy or sell securities, a trade confirmation will be sent to you electronically or by mail, whichever you prefer within one business day of the trade date.

It will contain the details of the transaction including but not limited to:

- Security name, marketplace and dates
- Amount paid by you for a purchase or paid to you on a sale
- Amount of any commission, spread, charge or fee applied

Account Statements

You will receive an account statement:

- Monthly if activity occurs in your account (excluding interest and dividend payments) in the preceding month or upon request
- At the end of March, June, October and December, whether or not there has been activity in your account

Each statement for the reporting period will include but is not limited to:

- Your name, address, account type and account number
- Telephone numbers for TD Direct Investing
- Book value and market value all holdings in the account
- Activity that occurred in the account for the reporting period
- Account performance and personal rates of return since inception and for 1, 3, 5 and 10 year periods, as applicable

Investment Benchmarks

Measuring the return of your portfolio against appropriate benchmarks can be an effective way of assessing the relative performance of your investments. Benchmarks are available through our online trading platform.



TD Direct Investing is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member of the Canadian Investor Protection Fund. TD means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services. All trade-marks are the property of their respective owners. ® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

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