

Important information for TD Waterhouse Canada Inc. Account Holders – Effective: July 1, 2019

At TD Direct Investing, we are committed to providing you with information, updates and reminders to help you invest with confidence.

Fund Facts for systematic investment plans

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:

- Contact an Investment Representative at 1-800-465-5463, or the mailing address noted on your TD Direct Investing account statement
- Email a Fund Facts request to tddirectinvesting@td.com
- Submit an online request for Fund Facts to 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.

Important updates for RSP, RIF and TFSA account holders

TD Direct Investing offers a wide range of convenient and flexible Registered Plans to help meet your investment needs. With the latest addition of the U.S. dollar RIF component, you can now buy U.S. dollar investments directly in the U.S. dollar component of some of the key registered account types including your RIF, RSP and TFSA. This enables you to avoid foreign exchange spreads when you buy or sell U.S. dollar-denominated investments.

As a result, in the coming months, we are removing the *automatic foreign exchange rate wash service*, where TD Direct Investing automatically matches the foreign exchange rates for all buys and sells of U.S. dollar-denominated investments made in these Canadian registered accounts or vice versa on the same day. The automatic foreign exchange rate wash service was put in place before TD Direct Investing was able to offer the U.S. dollar component in registered accounts.

Additionally, TD Direct Investing is pleased to announce an upcoming enhancement for TFSA, RSP and RIF account holders. With the new enhancement, you will be able to combine cash or cash equivalents from both the Canadian and U.S. dollar components of your RSP, RIF and TFSA accounts to buy securities. This combined buying power can help give you quicker access to more investment opportunities than ever before. More information coming soon in WebBroker.

If you have any questions or would like to add a U.S. dollar component to your RIF, TFSA or RSP, please call TD Direct Investing at 1-800-465-5463.

TD Direct Investing



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. © The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

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.

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. 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, please call us at 1-800-465-5463. Our Investment Representatives are pleased to assist you anytime, 24 hours a day, seven days a week.

