

## Financial Planning

### We have made more changes that will allow you to access information about your account sooner.

At TD Wealth Financial Planning, we are constantly working on improvements to ensure you have timely access to the information you need to meet your financial goals, and track your progress toward achieving them.

Over the past several months, we have made a number of changes to the reports that you received for your account(s). Our goal with these changes was to enhance the reporting experience by providing you with the information that you need and also comply with our regulatory reporting requirements. Specifically, we had sought to provide you with a consolidated account statement which included a report on fees and charges and a performance report. Due to our system's limitations, we have not been able to achieve this goal. We recognize that any changes to your account statement can be both confusing and frustrating – we apologize and we have taken steps to make this experience better.

We have simplified the layout of your statement which will allow us to deliver it to you sooner. Information about deposits and withdrawals has been removed from the *Your account at a glance* section, but all transactions completed within the statement period will continue to be listed under *Activity in your account this period*. Information related to the performance of your account is now contained in a separate report, *Your performance report*, and is included with this statement. We have also included a separate *Fees and charges report* for your records. Moving forward, the performance report, and the fees and charges report will be sent annually with your December statement. Further details about changes to your account statement and performance reporting calculations follow below and on the next page.

To help you keep track of your investments, we are introducing performance reporting capabilities for all clients through WebBroker. View performance data online anytime.

If you have not yet registered for WebBroker, please contact your Financial Planner.

### Summary of changes on your monthly statement

#### Your account at a glance

** You need to know**

Please see **page 2** for important information about your account.

	This period (Jun 1 - Jun 30, 2018)	Last period (May 1 - May 31, 2018)	Year to Date (Jan 1 - Jun 30, 2018)
Beginning balance	\$194,241.30	\$193,425.11	\$192,823.89
Change in your account balance	\$2,017.51	\$816.19	\$3,434.92
<b>Ending balance</b>	<b>\$196,258.81</b>	<b>\$194,241.30</b>	<b>\$196,258.81</b>

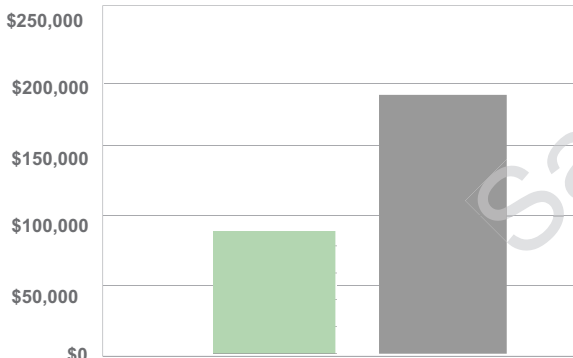
- Information about deposits and withdrawals has been removed from the *Your account at a glance* section, but all transactions completed within the statement period will continue to be listed under *Activity in your account this period*.
- The columns that included information about account performance over the last 12 months, and since the opening of your account have been removed from *Your account at a glance* and will instead appear on *Your performance report*.
- *Change in value of your account* is now *Change in your account balance*. Changes in your account balance include any deposits and withdrawals, investment income, fees charged and any change in the value of your holdings.



## New performance report

### How your account has performed

Your account has changed in value by \$116,258.81 since Jan 1, 2014.



**Your invested capital (deposits less withdrawals) since Jan 1, 2014: \$80,000.00**

**Market value of your account as of June 30, 2018: \$197,258.81**

Your invested capital is calculated based on the deposits less withdrawals of cash and/or securities, and for accounts that were opened prior to Jan 1, 2012 the market value of your portfolio at that time was used to determine the opening invested capital value. Deposits or withdrawals of securities into your account use the closing market value of each security to calculate the value of the contribution or withdrawal taking into account any applicable fees or charges. It does not include interest earned or reinvested distributions. Invested capital can appear as a negative number if the market value of your withdrawals is greater than the market value of your deposits.

- We have redesigned the way we summarize your account performance information, including a new bar graph which details the performance of invested capital\* back to January 1, 2012 or the date you opened your account, if after this date.

Account performance information is now available anytime on WebBroker, and will be updated daily. Your new performance report is included with this statement, and will then be provided annually with every December statement.

*Your personal rate of return* is calculated using a different system from the one that provides the account details contained in your investment account statement. These systems use different accounting methodologies for income accruals such as interest on bonds and dividends that have been declared but not paid, and security pricing for less liquid securities. Also, different methodologies are used for the recognition of deposits and withdrawals, such as RIF payments at month end, and transactions that settle over month end. Both systems are accurate; however, you cannot derive *Your personal rate of return* directly from the data presented in *Your account at a glance*. You may see different beginning and ending balances on your statement than on your performance report.

\**Your invested capital* is calculated based on the deposits less withdrawals of cash and/or securities, and for accounts that were opened prior to Jan 1, 2012 the market value of your portfolio at that time was used to determine the opening invested capital value. Deposits or withdrawals of securities into your account use the closing market value of each security to calculate the value of the contribution or withdrawal taking into account any applicable fees or charges. It does not include interest earned or reinvested distributions. Invested capital can appear as a negative number if the market value of your withdrawals is greater than the market value of your deposits.

### New fees and charges report

Details about fees and charges have been removed from the statement, and will now be sent as a separate report with your December statement each year.

For more information, please contact your Financial Planner.

### Your personal rates of return as of Jun 30, 2018

For the last 12 months (%)	For the last 3 years (%)	For the last 5 years (%)	Since Jan 1, 2014 (%)
1.78	6.70	10.80	13.45

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 by this account. Rates of return are provided on an annualized basis except for any returns reflective of a period of less than one year.

