

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

December 2022

- **Getting your Tax Slips**
- **Updates to TD Waterhouse Canada Inc. Conflicts of Interest Statement**
- **Updates to TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents**
- **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 contact your Investment Advisor.

## Getting your tax slips

The 2022 tax filing season is just a few months away. To help you start preparing, 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 transactions, you will receive some or all the tax documents outlined below.

As a reminder:

- **March 1, 2023:** Last date for 2022 Registered Retirement Savings Plan (RRSP) contributions.
- **May 1, 2023:** Last date to file income tax returns for individuals.
- **June 15, 2023:** Last date to file your tax return if you are self-employed. If you owe a balance for 2022, pay it on or before May 1, 2023

Registered Accounts		
Document	Overview	Expected distribution date
RRSP Contribution Receipts	All RRSP Contributions	Week of January 3, 2023 for any contributions made between March 2 and December 30, 2022. Weekly starting January 9, 2023 for contributions made in the first 60 days of 2023.
NR4 Retirement Savings Plan (RSP)	Non-resident withdrawals from RSP	March 31, 2023
NR4 Retirement Income Fund (RIF)	Non-resident withdrawals from RIF	March 31, 2023
T4RSP	Withdrawals from RSP	February 28, 2023
T4RIF	Withdrawals from RIF	February 28, 2023
Relevé 2	Quebec residents — submitted with T4RSP/T4RIF	February 28, 2023
T4A/Relevé 1	Registered Education Savings Plan (RESP) withdrawals	February 28, 2023
T4A/Relevé 1	Registered Disability Savings Plan (RDSP) withdrawals	February 28, 2023
Non-registered Accounts		
Document	Overview	Expected distribution date
T5/R3 (Mutual Funds)	Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account	Feb 28, 2023 from the fund company
T3/RL-16 (Mutual Funds)	Income Distribution and Return of Capital from Mutual Fund Trusts	March 31, 2023 from the fund company
T5/R3	Dividend and interest income equal to or greater than \$50	February 28, 2023
T5/R3	All Split Corporation income	February 28, 2023
T5008/RL-18	All dispositions (sales, redemptions and maturities) for the tax reporting year	February 28, 2023
T3/RL-16	Trust unit income	March 31, 2023
T5013/RL-15	Partnership income	March 31, 2023
NR4	Distributions to non-residents	March 31, 2023
1042S	US Source Income* Reporting for Simple Trust, Grantor Trust, and Partnership reporting	March 15, 2023
1099INT	U.S. person receiving interest income	January 31, 2023
1099DIV	U.S. person receiving dividend income	January 31, 2023
1099B Substitute	U.S. person receiving proceeds from sale	February 15, 2023
Other non-government reports	Investment Income Summary if receiving a T5	February 28, 2023
	Trading Summary	February 28, 2023
	Summary of Trust Income, excluding Mutual Funds	March 31, 2023
	Pending Trust Unit Summary	March 31, 2023

- If you have questions about the delivery of your tax slip(s), please contact your Investment Advisor. For specific tax advice, consult your tax advisor.

## Updates to TD Waterhouse Canada Inc. Conflicts of Interest (COI) Statement

Changes to the COI Statement described below will be effective January 1, 2023. If you would like the full text of the COI Statement, please visit [www.td.com/tdwcoi](http://www.td.com/tdwcoi) or contact your Investment Advisor.

### Summary of changes

**Conflicts related to referral fees – TD Private Banking:** We have updated the COI Statement to disclose a new referral arrangement between TD Private Banking and TD Wealth Private Investment Advice, including referral fees paid when a Private Banker refers a client to TD Wealth Private Investment Advice. The referring Private Banker may receive **an annual payment from 0 per cent to 10 per cent of revenues earned from consolidated assets referred over 12 months**. You do not pay any referral fees and these referral fees will not affect fees that may be payable by you.

## Updates to TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents (TD Waterhouse ASA)

The table below summarizes key updates to the TD Waterhouse ASA, excluding housekeeping changes. Housekeeping changes may include making the same changes in the table below to other sections of the TD Waterhouse ASA to which those changes also apply.

If you would like the full text of the TD Waterhouse ASA, please visit [www.td.com/tdwasa](http://www.td.com/tdwasa) or contact your Investment Advisor..

Updates to the TD Waterhouse ASA			
Section Name	Current Language	New Language	Rationale for Change
Cash Account Agreement: Paragraph 1, Legal Capacity	If you are an insider (e. g. a director or officer), significant shareholder (with 10% or more shareholding) or reporting insider of a publicly traded company (a company whose shares are traded on domestic, foreign, exchange-listed and over-the-counter markets), you are required to inform us of this when you open your account. If you become an insider, significant shareholder or reporting insider of a publicly traded company, you will notify us immediately. This requirement also applies if you or the account holder has trading authority for, control over, a financial interest in, and/or a beneficial ownership interest in, an account.	If you are an insider (e. g. a director or officer), significant shareholder (with 10% or more shareholding) or reporting insider of a publicly traded company (a company whose shares are traded on domestic, foreign, exchange-listed and over-the-counter markets), you are required to inform us of this when you open your account. If you become an insider, significant shareholder or reporting insider of a publicly traded company, you will notify us immediately. <b>If you are an insider, you are responsible for meeting all insider reporting obligations that apply to you - we do not take responsibility for your insider reporting obligations and we will not submit filings on your behalf.</b> This requirement also applies if you or the account holder has trading authority for, control over, a financial interest in, and/or a beneficial ownership interest in, an account.	To clarify for our clients that we do not provide insider reporting services on their behalf. Clients must submit their own filings.
Client Problem Resolution Process – Step 3(a)	...the TD Ombudsman by mail at P. O. Box 1, TD Centre, Toronto, Ontario, M5K 1A2, by telephone at 416-982-4884 or toll-free at 1-888-361-0319, by fax at 416-983-3460, or by email at <a href="mailto:td.ombudsman@td.com">td.ombudsman@td.com</a> . The TD Ombudsman can only deal with your concern after you have completed Steps 1 and 2 and a resolution has not been reached. Please note that the office of the TD Ombudsman is employed by and is an affiliate of TD Bank Group. While the TD Ombudsman does not report directly to any business areas in order to protect the office's impartiality, it is not an independent dispute resolution service. The mandate of the TD Ombudsman is to review your concerns and provide a response that is objective and unbiased.	...the TD <b>Senior Customer Complaints Office</b> <del>Ombudsman</del> by mail at P. O. Box 1, TD Centre, Toronto, Ontario, M5K 1A2, by telephone at 416-982-4884 or toll-free at 1-888-361-0319, by fax at 416-983-3460, or by email at <a href="mailto:td.sccoombudsman@td.com">td.sccoombudsman@td.com</a> . The TD <b>Senior Customer Complaints Office</b> <del>Ombudsman</del> can only deal with your concern after you have completed Steps 1 and 2 and a resolution has not been reached. Please note that the office of the TD <b>Senior Customer Complaints Office</b> <del>Ombudsman</del> is employed by and is an affiliate of TD Bank Group. While the TD <b>Senior Customer Complaints Office</b> <del>Ombudsman</del> does not report directly to any business areas in order to protect the office's impartiality, it is not an independent dispute resolution service.	We have changed the name of our complaints handling office to "TD Senior Customer Complaints Office". Recent regulatory changes prevent the use of the term "ombudsman" for an internal complaints handling office at the Bank.

Client Problem Resolution Process – Step 3(a)	This service is voluntary and the estimated time that the TD Ombudsman takes to review and provide a response to matters is 90 days; however, complex investigations may take longer to resolve. Note that the time limit will continue to run during this review process; or...	The mandate of the TD <b>Senior Customer Complaints Office</b> Ombudsman is to review your concerns and provide a response that is objective and unbiased. This service is voluntary and the estimated time that the TD <b>Senior Customer Complaints Office</b> Ombudsman takes to review and provide a response to matters is 90 days; however, complex investigations may take longer to resolve. Note that the time limit will continue to run during this review process; or...	
Client Problem Resolution Process – Step 3(b)	...an external agency that can assist in the resolution of your concerns. The Ombudsman for Banking Services and Investments (OBSI) is an independent dispute- resolution service that is available at no charge to clients outside of Québec who are individuals and are not a “permitted client” as defined in National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations.	...an external agency that can assist in the resolution of your concerns. The Ombudsman for Banking Services and Investments (OBSI) is an independent dispute- resolution service that is available at no charge to clients outside of Québec who are individuals <b>or who are non-individuals that</b> and are not a “permitted clients” as defined in National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations.	To clarify that non-individual clients (outside of Quebec) can access the ‘Ombudsman for Banking Services and Investments’ if they are not “permitted clients”. This wording more closely aligns with the regulatory requirements.
Electronic Brokerage Services Client Agreement – Section 4	Information provided through the Services has been independently obtained from various Information Providers through sources believed to be reliable. Other than statements, trade confirmations and other Information we are required to provide by IIROC Dealer Member Rules and applicable securities laws, the timeliness, sequence, accuracy and completeness of any market data or other Information or messages that TD Bank Group and the Information Providers disseminate is for your reference only and may be subject to errors.	Information provided through the Services has been independently obtained from various Information Providers through sources believed to be reliable. Other than statements, trade confirmations and other Information we are required to provide by <del>IIROC Dealer Member Rules</del> <b>Investment Dealer and Partially Consolidated Rules</b> applicable securities laws, the timeliness, sequence, accuracy and completeness of any market data or other Information or messages that TD Bank Group and the Information Providers disseminate is for your reference only and may be subject to errors.	We have replaced the reference to “IIROC Dealer Member Rules” with <b>“Investment Dealer and Partially Consolidated Rules”</b> , to reflect the change in applicable rules.
Electronic Brokerage Services Client Agreement – Section 4	Neither TD Bank Group nor any Information Provider will be liable in any way to you or any other person for (a) any inaccuracy, error or delay, or omission of (i) any such data, Information or message or (ii) the transmission or delivery of  any such data, Information or message, or (b) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission or by reason of non- performance, or of interruption in any such data, Information or message, due to any negligent act or omission by any disseminating party or due to any “force majeure” (i .e ., flood, extraordinary weather conditions, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, dispute, accident, communications or power failure, public health events including pandemics, equipment or software malfunctions beyond our reasonable control) or any cause beyond the reasonable control of any disseminating party except where direct losses flow from our breach of IIROC Dealer Member Rules or applicable securities laws and you have taken reasonable action to mitigate those losses.	Neither TD Bank Group nor any Information Provider will be liable in any way to you or any other person for (a) any inaccuracy, error or delay, or omission of (i) any such data, Information or message or (ii) the transmission or delivery of  any such data, Information or message, or (b) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission or by reason of non- performance, or of interruption in any such data, Information or message, due to any negligent act or omission by any disseminating party or due to any “force majeure” (i .e ., flood, extraordinary weather conditions, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, dispute, accident, communications or power failure, public health events including pandemics, equipment or software malfunctions beyond our reasonable control) or any cause beyond the reasonable control of any disseminating party except where direct losses flow from our breach <del>by IIROC Dealer Member Rules</del> <b>Investment Dealer and Partially Consolidated Rules</b> or applicable securities laws <del>and you have taken reasonable action to mitigate those losses.</del>	To clarify the position regarding a breach of our securities law obligations.

**Please note:** These changes apply to all agreements you have with TD Waterhouse Canada Inc., which incorporate TD Waterhouse ASA.

## **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.

Insiders and significant shareholders must contact their Investment Advisor and disclose their connection to the company before placing any such orders. We value your business. To learn more, or to update your information with regard to your insider or significant shareholder status, including whether you are a reporting insider, please contact your Investment Advisor.