TD Wealth

Private Investment Advice

Learn about important enhancements to your account statement effective June 30, 2017

At Private Investment Advice, our priority is to help you meet your financial goals and monitor the progress of your investments toward 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.

With these goals in mind, our new statement is being completely redesigned. Feedback we've received, including input from clients and investors, has helped us to refine our approach. As a result, we have chosen to postpone the launch of your new statement from March 31 to June 30, 2017 to incorporate these improvements.

More relevant information in a simpler format.

Effective June 30, 2017 new features on your enhanced account statement will help you stay informed:

- **Your account at a glance** will highlight the total value of your investment holdings and summarize all contributions and withdrawals occurring in the reporting period. Supplementing this information will be historical data including a recap of what was reported on your last statement and year to date.
- **How your account has performed** will provide a graphic and numeric view of your account performance including market values and invested capital.
- **Your personal rate of return** is also referred to as a money-weighted rate of return. This new performance calculation reflects the gains and/or losses realized on your investments when calculated as a percentage, and takes into consideration the amount and timing of all cash flows in and out of your account to reflect your personal rates of return.
- **Details of fees and charges** will be summarized to provide a clear line of sight on the costs associated with investments held in your account. This includes the commissions paid by other parties to us on certain products like mutual funds or new issues. New definitions will provide a simpler, detailed explanation of these amounts.

These improvements are a reflection of our commitment to enrich the quality and consistency of all reporting from what is displayed online in WebBroker™ to your enhanced account statements and the information provided to you by your Investment Advisor.

To help meet your needs and the needs of those you care about, we will continue to support you in creating a wealth plan that's tailor-made to help you achieve your goals with access to the complete range of services we offer. These include retirement income planning, business succession, philanthropy, tax planning, estate services, trusts and complex credit solutions.

To learn more about the additional resources available to you, or if you have any questions about your new statement please contact your Investment Advisor.

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