

# TD Direct Investing Commission Schedule and Statement of Disclosure of Rates and Fees

Effective March 15, 2016



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# Commission Schedule<sup>A</sup>

## Electronic Brokerage Services Commission Rates

	Accounts with no minimum balance or trading activity required	Accounts with 150 or more trades/quarter <sup>B</sup>
<b>Canadian &amp; U.S. Equities</b>	\$9.99 flat per trade	\$7.00 flat per trade
<b>Canadian &amp; U.S. Options</b>	\$9.99 + \$1.25 per contract	\$7.00 + \$1.25 per contract

## Global Trading Commission Rates

Market	Currency	Commission
<b>Europe*</b>		
UK	£	29
Belgium	€	29
France	€	29
Germany	€	29
Italy	€	29
Netherlands	€	29
Spain	€	29
<b>Asia Pacific*</b>		
Australia	AU\$	99
Hong Kong	HK\$	299
Singapore	SG\$	99

\* A commission rate of 0.1% is applicable when the gross value of the trade exceeds:

▪ Europe (excluding U.K.) –	€	300,000
▪ Australia –	AU\$	450,000
▪ Hong Kong –	HK\$	2,000,000
▪ Singapore –	SG\$	450,000

## Telephone Brokerage Services Commission Rates

Applicable for trades placed over the telephone with an Investment Representative.

### Canadian Equities

Stock Price	Commission
\$0 – \$.24	2.5%
\$.25 – \$1	\$35 + \$.005/sh
\$1.01 – \$2	\$35 + \$.02/sh
\$2.01 – \$5	\$35 + \$.03/sh
\$5.01 – \$10	\$35 + \$.04/sh
\$10.01 – \$20	\$35 + \$.05/sh
\$20.01 and over	\$35 + \$.06/sh

## U.S. Equities (In U.S. Dollars)

<b>Stock Price</b>	<b>Commission</b>
\$0 – \$.24	3%
\$.25 – \$1	\$39 + \$.02/sh
\$1.01 – \$2	\$39 + \$.03/sh
\$2.01 – \$5	\$39 + \$.04/sh
\$5.01 – \$10	\$39 + \$.05/sh
\$10.01 – \$20	\$39 + \$.06/sh
\$20.01 – \$30	\$39 + \$.07/sh
\$30.01 and over	\$39 + \$.08/sh

Commissions for transactions denominated in U.S. dollars (USD) will be charged in USD.

A fee of \$43 (CDN or USD) will be charged on Canadian and U.S. Equity transactions with principal values less than \$2,000.

A minimum commission of \$43 is charged for each trade. Full commission and fee charges apply for each partial fill except when transacted within the same business day.

## Canadian and U.S. Options

<b>Option Value</b>	<b>Commission</b>
\$0 – \$2	\$35 + \$1.50 per contract
\$2.01 – \$3	\$35 + \$2.00 per contract
\$3.01 – \$4	\$35 + \$2.50 per contract
\$4.01 – \$5	\$35 + \$3.00 per contract
\$5.01 and over	\$35 + \$3.50 per contract

Commissions for transactions denominated in USD dollars will be charged in USD dollars.

## Option Spreads and Combinations

Option Spread and Combination trades placed over the phone will be charged \$35 plus the appropriate per contract amounts for all contracts traded.

## Option Assignments and Exercises

A commission charge of \$43 flat in the currency of the account is charged for each transaction.

## Gold and Silver (In U.S. Dollars)

### **GOLD BULLION**

<b>Current Price</b>	<b>Commission</b>
\$0 – \$299	\$25 + \$.20/oz
\$300 – \$349	\$25 + \$.30/oz
\$350 – \$399	\$25 + \$.40/oz
\$400 – \$449	\$25 + \$.50/oz
\$450 and over	\$25 + \$.60/oz

### **SILVER BULLION**

<b>Current Price</b>	<b>Commission</b>
\$0 – \$4.99	\$25 + \$.01/oz
\$5.00– \$5.99	\$25 + \$.0125/oz
\$6.00– \$6.99	\$25 + \$.015/oz
\$7.00– \$9.99	\$25 + \$.0175/oz
\$10.00 and over	\$25 + \$.02/oz

## Fixed Income Investments

### Canadian Over The Counter (O.T.C.) Bonds, U.S. Bonds, Exchange-Traded Bonds and Money Market Securities

Commissions for Bonds, Strip Coupons, GIC's, T-Bills and other Fixed Income and Money Market securities are included in the quoted prices. Minimum purchase amounts vary by security.

### Convertible Debentures

Bond Par Value	Commission
\$0 – \$49,999	\$40 + \$1.50/1,000
\$50,000 and over	\$40 + \$1.00/1,000

A minimum commission of \$110 is charged for trades with a par value of \$50,000 and over.

## Mutual Funds<sup>c</sup>

**No commissions apply<sup>c</sup> to buy, sell or switch.** A short-term redemption fee may apply (see details below).

### Short-Term Redemption Fee Policy

This policy applies to all mutual funds offered through TD Direct Investing, except Money Market funds and those purchased on a Deferred Sales Charge (DSC) or rear load basis. Funds held for less than 30 days are subject to a short-term redemption fee of 1% of redemption value or \$45 (whichever is greater) in addition to any fee(s) the mutual fund company itself may charge.

### Rear Load Funds

**No commissions apply<sup>c</sup> to buy or switch** rear load funds<sup>d</sup>.

The purchaser will receive a rebate of 2.5% of the purchase value. This rebate does not apply to Labour Sponsored Investment Funds. Commission is charged on full or partial redemptions, according to the mutual fund company's schedule.

**Special Note:** When an order is placed through one service (for example, an Investment Representative) and then changed through a different service (for example, an Electronic Brokerage Service), the commission charged will be based on the service with the higher commission structure.

# Fee Schedule<sup>A,E</sup>

All fee amounts indicated in CDN \$ unless otherwise specified.

## Banking Fees

### MoneyLink<sup>F</sup>

EasyLine™ and EasyWeb™ inquiries – refer to the TD Canada Trust “About Our Accounts and Related Services” brochure for current charges

*Interac* Direct Payment surcharge (where applicable) \$1.50  
(in addition to regular withdrawal charge)

President's Account allows two free *Interac* withdrawals \$1.50  
monthly. Charge for each additional transaction

*Interac* ABM and *PLUS* System Foreign Currency Withdrawal Fees (in addition to regular withdrawal charge):

Foreign Exchange fee 2.5% of converted withdrawal amount

Handling fee in U.S. and Mexico \$3.00

Handling fee outside of Canada, U.S. and Mexico \$5.00

TD Canada Trust ATM Interim Statement \$1.00

Bill payment at a TD Canada Trust branch \$1.30

### Other Banking Fees

Stop Payment (cheque or pre-authorized payment) \$12.50

Non-sufficient funds (NSF) cheques returned per item  
(Presentment charge – includes all items) \$48.00

Wire Payments – Outgoing

Up to \$10,000 \$30.00

\$10,000 – \$50,000 \$50.00

More than \$50,000 \$80.00

U.S. dollar wire and fee in CDN equivalent. Foreign bank charges may apply.

Wire Payments – Incoming

Canadian/Foreign \$17.50

U.S. \$17.50 U.S.

Request for refund or replacement of lost or stolen  
cheque/draft \$10.00

## Interest Rates

Please call TD Direct Investing for current interest rates on:

- Cash balances for Trading Accounts<sup>G</sup> and Registered Accounts
- Debit balances for Cash Accounts<sup>G</sup> and Registered Accounts
- Borrowing on Margin Accounts

## Trading Fees

### U.S. Electronic Communication Network (ECN) Fees

(for Active Trader Platform only)

**Self-Routed and Good Till Extended Markets (GTEM) orders deemed to remove liquidity are subject to an ECN fee of U.S.D. \$0.003/share**

ECN Fee will be charged when trades are directed to an ECN and when such trades are deemed to be “removing liquidity”. Removing liquidity is based on each ECN’s definition as provided on its website.

## Streaming Market Data Fees<sup>E</sup>

A monthly fee for streaming market data services may be applicable to such services. Professional Users<sup>H</sup> are subject to additional fees levied by the exchanges. Please visit [tddirectinvesting.com](http://tddirectinvesting.com) for further information regarding our advanced streaming market data platforms and associated fees. Clients will be asked to accept the applicable fees when subscribing to the service.

## Global Trading

Market-specific trading fees such as stamp duties, levies, taxes and exchange fees are charged in addition to the commission rates as follows:

### United Kingdom

- 0.5% Stamp Duty applies on U.K. stock purchases.
- 1.0% Stamp Duty applies on Irish-domiciled stock purchases.
- £1 Panel on *Takeover* and *Mergers Levy* applies to all transactions over £10,000.

### Hong Kong

- A stamp duty of 0.1%, trading fees of 0.005% and a transaction levy of 0.003% apply.

### Singapore

- A clearing fee of 0.04% applies, subject to a cap of SG\$ 600

### Ireland

- An Irish Takeover Panel (ITP) Levy of €1.25 will be charged on all Irish transactions over €12,500.

### France

- A transaction tax of 0.2% based on the value of the trade will be applied to French stocks with a market capitalization of €1 Billion or greater (revalued annually).

Non-Canadian residents may be subject to additional levies and duties.

## Maintenance Fees<sup>E</sup>

Household accounts<sup>^</sup> with total assets of \$15,000 or greater.

No Fee

Household accounts<sup>^</sup> with total assets of less than \$15,000.

\$25/quarter\*

**The fee will be waived if any one of the following conditions is met:**

- The first account in your household accounts<sup>^</sup> has been open for less than six months
- One or more of the accounts in your household accounts<sup>^</sup> are enrolled in a Systematic Investment Plan (SIP) or Preauthorized Deposit or Preauthorized Contribution that totals \$100/month or more
- Your household accounts<sup>^</sup> completed three or more trades in the preceding quarter which incurred a commission\*\*

- Your household accounts<sup>^</sup> include a Registered Disability Savings Plan (RDSP)

\* The Maintenance Fee will be assessed at the end of each calendar quarter.

\*\* A commission paid trade is defined as a filled equity, exchange traded fund, or option order for which a commission has been charged.

<sup>^</sup>Household accounts are defined as those TD Direct Investing accounts for clients living in the same household, with the same address. You must advise TD Direct Investing of these multiple account relationships.

## Transfer Fees (Partial and Full)<sup>l</sup>

Direct Trading and Registered Accounts	\$135.00
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## Other Registered Account Fees<sup>l</sup>

Full withdrawal fee (excluding RDSP, RESP, TFSA and RRIF)	\$125.00
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Partial withdrawal fee (RRSP, Basic RRSP, LIRA, LRSP only)	\$25.00
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## Mortgages Held in a Registered Account – Per Mortgage, Per Plan (if applicable)

Set-up fee	\$250.00
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Mortgage increase	\$100.00
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Annual mortgage administration fee	\$225.00
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Split mortgage fee	\$100.00
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Mortgage payment received by cheque	\$5.00
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Partial discharge	\$50.00
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Discharge or arrears statement, additional advance	\$50.00
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NSF Cheques	\$48.00
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Additional Advance	\$50.00
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Arrears	\$50.00
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For details on additional mortgage set-up costs, contact your TD Canada Trust branch.

## Estate Accounts

### Deposit of Physical Securities Certificates Registered in the Name of the Deceased

Processing fee (per security transaction) <sup>k</sup>	\$150.00
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## Account Statements and Trade Confirmations

Electronic Account Statements and Trade Confirmations	No Fee
Mailed Trade Confirmations and Account Statements (per envelope) (waived for Accounts not registered for WebBroker)	\$2.00
Duplicate statement/confirmation request Less than 7 years (per item)	\$5.00

## Other Fees

Delivery and receipt against payment (per transaction)	\$50.00
Small Business Investment Trusts (SBITs) – on approval basis only	
Transaction fee – minimum per security transaction <sup>K</sup>	\$250.00
Annual administration fee per security	\$100.00
Private Placements – on approval basis only	
Transaction fee – minimum per security transaction <sup>K</sup>	\$250.00
Restricted Shares – on approval basis only	
Transaction fee – minimum per security transaction <sup>K</sup>	\$200.00
Annual administration fee per security	\$100.00
Delivery of registered certificates and/or Direct Registration Services (DRS) statement <sup>K</sup>	
Canadian Companies (certificate and DRS statement)	\$56.50
U.S. Companies (DRS statement)	\$80.00 U.S.
Rush (1-3 business days-applicable to Canadian securities only)	\$150.00
Note: Additional shipping charges may apply for delivery of certificates outside Canada. If a U.S. certificate is required in exceptional circumstances, the U.S. Depository charges \$500.00 U.S.	
Shareholder Communication materials for Objecting Beneficial Owners (OBOs) only.	
Material delivery costs incurred when the issuer or third party does not pay, depending on the size and weight of the item.	
Investigation fee - per hour (minimum fee \$25)	\$50.00
Cheque pick-up fee (per cheque)	\$6.50
Asset Transfers to a related third party TD Direct Investing account (per request) <sup>L</sup>	\$15.00
Handling Fee for Under-Margined/Debit Balance Accounts (per event plus applicable commissions)	\$15.00

# Statement of Disclosure of Rates and Fees for TD Direct Investing

## Trading Accounts

(including Cash, Margin, Option and Short Selling Accounts)

- Direct Trading
- President's Account
- Quebec Stock Savings Plan

## Registered Accounts<sup>1</sup>

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Basic (RRSP/RRIF/LIRA/LRIF/LIF)
- Locked-In Plans (LIRA, LIF, LRSP, LRIF, RLSP, RLIF, Prescribed RIF (PRIF))
- Registered Education Savings Plan (RESP)
- Tax-Free Savings Account (TFSA)
- Registered Disability Savings Plan (RDSP)

## Electronic Brokerage Services

### Moneylink

- 1. Trading Accounts and Registered Accounts:** TD Direct Investing trading accounts (Margin and Cash), and the following Registered accounts, RRSPs (except for Basic RRSPs), RLSP, LRSP and TFSAs operate in both Canadian and US dollars. Other TD Direct Investing Registered accounts (RIFs, RESPs and RDSPs) may only be established in Canadian dollars.
- 2. Interest on Cash Balances in Trading Accounts:** Interest on the Canadian and U.S. dollar accounts and Global Trading foreign currencies will be calculated at TD Direct Investing's prevailing rates, based on the daily closing cash balance and paid monthly. Interest shall not be payable on a closing credit balance in a short margin account. No interest is paid on closing cash balances where the monthly amount is less than the following for each currency: CDN \$5, USD \$5, GBP £3, Euro €4, AU \$6, HK \$31 and SG \$7.
- 3. Interest on Debit Balances for Cash Accounts:** Interest will be charged on Canadian Dollar Direct Trading account debit balances at TD's prevailing overdraft interest rate and on U.S. dollar debit balances at TD's U.S. Dollar Base Rate, specified by the prevailing interest rates and Global Trading foreign currency debit balances at the Bank's foreign currency base rate, specified by the prevailing interest rates and subject to a minimum charge as specified by TD Direct Investing from time to time.  
Interest will be charged on President's Account debit balances at TD's prevailing Canadian Prime and/or U.S. Dollar Base Rate plus an annual percentage at the rate specified by the prevailing interest rates.  
Interest will be calculated on the daily closing balance in the account and is payable monthly. The minimum overdraft charge will be the charge specified by the prevailing interest rates.
- 4. Interest on Borrowings for Margin Accounts:** Borrowing on this account will be subject to interest at TD's prevailing Canadian Prime and/or U.S. Dollar Base Rate plus a specified percentage per annum calculated on the daily closing balance of the account and payable monthly. Borrowings include all fees charged to these accounts.
- 5. Interest on Debit Balances for Registered Accounts<sup>1</sup>:** Interest will be charged on debit balances at TD's prevailing overdraft interest rate calculated on the daily closing balance of the account and payable monthly.
- 6. Interest on Cash Balances in Registered Accounts<sup>1</sup>:** Interest will be calculated at TD Direct Investing prevailing rates, based on the daily closing cash balance and, if payable, will be paid monthly.
- 7. Deposits or Contributions:** Deposits or contributions to your account may be made without charge through EasyLine telephone banking and EasyWeb Internet banking, at any TD Canada Trust branch or TD Direct

Investing location in Canada. MoneyLink clients may also deposit through any Automated Banking Machine (ABM), via *Interac* or *PLUS* worldwide network (provided MoneyLink clients have completed the appropriate documentation).

- 8. Withdrawals:** Cash withdrawals from TD Direct Investing accounts may be completed using the Electronic Fund Transfer (EFT) service or by forwarding to your TD Canada Trust branch or a TD Direct Investing location for “pick-up”, upon approval of a TD Direct Investing authorized officer. Refer to “Other Fees” for Cheque Pick-up fee details. Any other type of settlement or security withdrawal request will be subject to a handling charge.

If certificates are requested on full or partial redemption of a registered account, additional funds may be required to cover the applicable withholding tax.

- 9. Account Closure/Transfer Fee:** A fee will be charged for all trading and registered accounts that are withdrawn in full or transferred to another financial institution.

- 10. Commission and Fee Charges:** See Commission Schedule for trades executed by TD Direct Investing through Canadian and U.S. exchanges and other marketplaces.

Trade orders entered will be charged the applicable commission rate on a per order basis. Partial fills executed on more than one day will be charged applicable TD Direct Investing commissions for each day.

In most fixed income product transactions, we may act as principal. We and parties related to us receive revenue based, where applicable, on rates established with the issuer (which may be a party related to us), or on the difference between the price paid by those related parties and by us, and the price you pay. We may also charge commissions on these transactions, including bond option exercises and assignments.

- 11. Notice of Account Conditions:** TD Direct Investing reserves the right to require a seven day notice period for intended withdrawals from accounts.

- 12. Presentment Charges:** All NSF items returned to TD Direct Investing are subject to a presentment charge against the account identified on the application.

- 13. Waiver of Protest:** Presentment, protest and notice of dishonour of all items including cheques lodged with TD Direct Investing are waived and the full amount of any such item may be charged back to any or all accounts if we do not receive prompt payment thereof and any such item will be forwarded to you by ordinary mail, not insured, at your risk.

- 14. Maintenance Fee:** A fee will be assessed on your total combined household account relationship<sup>^</sup> and charged for all households that do not meet the waiver criteria outlined in this document. The fee will be calculated based on the assets at the calendar quarter end and charged in following month.

<sup>^</sup>Household accounts for this purpose are defined as those TD Direct Investing accounts for clients living in the same household, with the same address. You must advise TD Direct Investing of these multiple account relationships.

- 15. Administration Fees:** An annual administration fee specified under **Other Fees** will be charged annually in March every year for each Small Business Investment Trust (SBIT) in your account(s). The fee for SBITs processed into your account(s) before the annual billing date will be prorated, excluding partial months.

- 16. Currency Conversion:** If you make a trade involving a security which is denominated in a currency other than the currency of the account in which the trade is to settle, or receive a payment to your account in a currency other than the currency of the account, a conversion of currency may be required. In all such transactions and at any time a conversion of currency is made, we will act as principal with you in converting the currency at rates established or determined by us or parties related to us. We and the parties related to us may earn revenue, in addition to the commission applicable to such a trade, based on the difference between the applicable

bid and ask rates for the currency and the rate at which the rate is offset either internally, with a related third party, or in the market. The charge to you and the revenue earned by us and parties related to us may be higher when a transaction requires more than one currency conversion or when the currency is not commonly traded. Conversion of currency, if required, will take place on the trade or deposit date, as applicable, unless we agree otherwise.

Where a transaction with a mutual fund company involves a currency conversion, the company may charge you for the conversion. Where the company is not a part of TD, neither we nor any party related to us earns any revenue in connection with such conversions. Where the company is a part of TD, it may earn revenue in connection with such conversions as described herein, but we do not.

When a security is held in an account denominated in a currency other than that specified for payment in a corporate action, we will convert that payment at our then-prevailing exchange rate and make payment to your account in the currency of that account.

- 17. Communications:** Communications include notices, margin calls, demands, reports and transaction confirmations. You agree that we: (a) may send Communications to you at any address (including a mailing address, email address, internet address) or fax number that you give us in your application or thereafter in writing; and (b) may contact you by phone for Communications not required to be in writing. All Communications sent to you, regardless of how they are sent, will be considered to be delivered to you personally, whether you actually receive them or not.

**Reports and transaction confirmations will be considered final if not objected to on the date of notification by telephone or within 10 days of when we send them to you. Statements of your account will be considered final if not objected to within 45 days of when we send them to you.**

- 18. Client Problem Resolution Process:** We process large volumes of client account transactions each day and we do everything to ensure that your business is handled in an efficient, courteous and accurate manner. However, we want to know if we have not met the high level of standards we set for ourselves. We have procedures for clients that wish to bring a complaint to our attention and have it addressed quickly and effectively.

If you should have a complaint, we encourage you to contact us at 1-800-465-5463. If it is not resolved to your satisfaction, please write to Client Complaint Resolution Team, P.O. Box 5999, Stn. F, Toronto, Ontario, M4Y 2T1, by fax at 416-983-2578 or by email at [td.waterhouse@td.com](mailto:td.waterhouse@td.com)

**Please Note:** In the case of conflict between the information contained in this statement and the conditions contained in any written agreement, the written agreement prevails.

For more information, please call  
TD Direct Investing  
at 1-800-465-5463.  
tddirectinvesting.ca

- A. Commissions and interest rates are subject to change without notice. All other rates and fees are subject to change upon 60 days prior notice. Fees are charged in the currency of the account to which they relate. All trade orders will be charged an applicable commission rate on a per order basis. For instance, if multiple trade orders are placed on the same day, for the same security, and on the same side of the market, each individual order will be subject to the applicable commission rate.
- B. Your household's quarterly trading activity will be reviewed on a monthly basis using your eligible trading activity from the previous three calendar months. An eligible trade is defined as a stock, exchange-traded fund, or option order for which a commission has been charged. Trades executed through Global Trading are excluded. Pricing will go in to effect on the 4th business day of every month. Household accounts are defined as those TD Direct Investing accounts for clients living in the same household, with the same address. You must advise TD Direct Investing of these multiple account relationships.
- C. Mutual Fund charges imposed by the Fund companies (i.e. set-up Fees, early redemption fees) are in addition to those charged by TD Direct Investing (if any). These charges vary with particular funds. Please contact us for further details. Minimum purchase amounts may vary with particular funds. Please refer to the simplified prospectus of each mutual fund before investing.
- D. For details of inclusions and exceptions, please contact us at 1-800-465-5463.
- E. Subject to GST or HST where applicable.
- F. This service is only available to President's Account clients.
- G. Interest of less than CDN \$5, USD \$5, GBP £3, Euro €4, AU \$6, HK \$31 or SG \$7 on cash balances in any month is not paid.
- H. A "Professional User" is any one of the following:
- An employee of a member of any stock exchange or the Investment Industry Regulatory Organization of Canada (IIROC), or of any business registered under any securities law or regulation;
  - An individual or entity trading in the account as a paid agent for a third party; or
  - An individual or entity whose account is in the name of a corporation, partnership or sole proprietorship.
- I. Trades which are considered to have incurred a commission or fee are: Buys and sells of Equities, Options, Mutual Funds with fees (excludes MERs), Fixed Income – Bonds, Treasury Bills, Bankers' Acceptances, Bearer Deposit Notes, Commercial Paper and Crown Corporation Money Market Instruments. Buys and sells of GICs, Term Deposits, Canada Savings Bonds, Money Market Mutual Funds and Provincial Savings Bonds are not eligible trades.

- J. Registered Accounts
- Registered Retirement Savings Plan (RRSP)  
- Refers to the TD Waterhouse Self-Directed Retirement Savings Plan
  - Registered Retirement Income Fund (RRIF)  
- Refers to the TD Waterhouse Self-Directed Retirement Income Fund
  - Basic (RRSP/RRIF/LIRA/LRIF/LIF) - Refers to the TD Waterhouse Self-Directed RSP, RIF and Locked-in Plans
  - Locked-In Plans (LIRA, LIF, LRSP, LRIF, RLSP, RLIF, Prescribed RIF (PRIF))  
- Refers to the TD Waterhouse Self-Directed Locked-in Plans
  - Registered Education Savings Plan (RESP)  
- Refers to the TD Securities Inc. Self-Directed Education Savings Plan
  - Tax-Free Savings Account (TFSA)  
- Refers to the TD Waterhouse Tax-Free Savings Account
  - Registered Disability Savings Plan (RDSP)  
- Refers to the TD Waterhouse Disability Savings Plan
- K. Other charges may apply, including but not limited to all applicable fees incurred from the transfer agent, lawyer, or issuing company for re-registration.
- L. Applicable to related third party transfers involving a TD Direct Investing account of an immediate family member (one degree removed and grandparents), or a family trust account (legal trust) where the client is a settler.





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TD Mutual Funds are managed by TD Asset Management Inc., a wholly-owned subsidiary of The Toronto-Dominion Bank. 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 Bank Group 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.