

# TD Direct Investing Relationship Disclosure



Welcome to TD Direct Investing. We are committed to providing you with exceptional service, support and a comfortable investing experience to meet your unique needs. Whether you're just starting out or you've been investing for years, we offer comprehensive educational resources, innovative tools, convenient access and knowledgeable people to help you invest with confidence.

Please review the information provided in this Relationship Disclosure document. It contains important details about the products and services we offer, the features of your account(s) and how it/they operate(s), and our responsibilities to you.

Should there be material changes impacting this Relationship Disclosure information, we will let you know. If you have any questions or if we can be of assistance in any way, please contact us at **1-800-465-5463**. We're here to help, 24 hours a day, seven days a week.

## Products and Services Offered by TD Direct Investing

### Services

TD Direct Investing provides order execution accounts as described below.

### Products

We offer access to the following investment products:

- Cash and cash equivalents (e.g. T-Bills and money market instruments)
- Fixed income or debt securities (e.g. bonds and debentures)
- Equities including warrants
- Investment funds including mutual funds and exchange traded funds
- Derivatives (e.g. options)
- Principal protected notes, principal at risk notes
- Precious metal certificates

For more information on investment products, you can also read the investment explanations in *Investments at a Glance*, a booklet prepared by the Canadian Securities Administrators (CSA) for financial consumers like you. It's available on the CSA website at [csa-acvm.ca](http://csa-acvm.ca)

## Account Types and How They Operate

### Order Execution Account

With our Direct Trading and Registered Plan accounts ("Order Execution Account"), you can enter orders using our online trading platforms, through the TD mobile or tablet app., or over the phone with one of our licensed Investment Representatives. We provide you comprehensive support, tools and resources to help you make informed investment decisions and be confident in your investment choices. We do not provide individual financial, legal, investment advice, tax advice or recommendations, and you are responsible for your own investment decisions.

## Fees and How They Are Calculated

The fees you pay are included in the *Commission Schedule and Statement of Disclosure of Rates and Fees* document provided to you at the time of account opening. This information can also be found on our website at: [tddirectinvesting.ca](http://tddirectinvesting.ca)

## Investment Suitability

### Order-execution accounts

TD Direct Investing does not advise you on the suitability of your investments or transactions.

## Our Reporting To You

### Trade Confirmations

When you buy or sell securities, a trade confirmation will be sent to you electronically or by mail, whichever you prefer, within one business day of the trade date. It will contain the following information:

- The name of the security that was traded and the total amount paid by you for a purchase or paid to you on a sale
- Any commissions or fees charged for the trade or disclosure that the transaction has been completed on a spread basis

### Account Statements

An account statement will be provided following any month in which there is activity in your account (exclusive of interest or dividend payments) and/or at the end of each calendar quarter; as applicable at the end of the TD Waterhouse Canada Inc. fiscal year end (October 31). Monthly account statements are also available upon request.

Each statement will include:

- Your name, address, account type and account number
- Name and telephone number of the TD Direct Investing location where your account is maintained
- Opening and closing cash balances in the account

- Details of each trade including; the date of the trade, name of the security and the total dollar value of the trade
- Details of all non-trade transactions such as contributions and withdrawals, dividends, interest earned and paid, transfers and any other transactions that occurred in your account
- A list of your holdings, including name, number of units, book cost, and representative market value of each security held
- A notation to identify any holding that may be subject to a deferred sales charge at the time it is sold

Performance: We do not currently provide you with the return on your investments on your account statements.

## **Investment Benchmarks**

Investment benchmarks generally provide a broad measure of the return generated by specific asset classes over a given period. An Investment Benchmark can be used as a standard against which the performance of a security or investment portfolio can be measured. The most common form of investment benchmark is an index – such as a stock or bond index. Some common broad based market benchmarks include the S&P/TSX Composite Index, FTSE TMX Canada Universe Bond, and the S&P 500 Index.

Measuring the return of your portfolio against appropriate benchmarks can be an effective way of assessing the relative performance of your investments.

## **Conflicts of Interest**

To ensure that your best interests are served, we have policies and procedures in place to identify any conflict of interest that we may face. Our businesses are structured so that where possible, conflicts of interest are avoided. Where that is not possible, we will advise you of potential conflicts of interest.

For full details on our conflict of interest policies, please see the **Statement of Policies** section of the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents* provided to you at the time of account opening.

## Other Helpful Information

We look forward to serving you. Our focus is on establishing open communication to build and maintain a strong relationship. Yet we know that misunderstandings and mistakes may occur. If you have a complaint, please let us know. Our **Client Problem Resolution Process** is included for your reference in the *TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents* provided to you at the time of account opening.

## Checklist of Documents

We have provided you with copies of the following documents for your account:

1. TD Waterhouse Canada Inc. Account and Services Agreements and Disclosure Documents
2. Relationship Disclosure Document
3. Commission Schedule and Statement of Disclosure of Rates and Fees
4. Strip Bond Disclosure Document
5. Canadian Investor Protection Fund (CIPF) Brochure
6. An Investor's Guide to Making a Complaint

Thank you for choosing TD Direct Investing. Our Investment Representatives are pleased to assist you any time, 24 hours a day, seven days a week by calling **1-800-465-5463**. We look forward to helping you achieve your financial goals, now and in the years to come.

