Discover TD Waterhouse

Investment and wealth management for every stage of your life

TD Waterhouse

Wealth of Experience

Welcome to TD Waterhouse

Everyone at TD Waterhouse® is committed to helping you reach your financial goals. Whether you choose our professional financial guidance and investment advice, or decide to manage your own portfolio, you'll find that we're responsive to your needs, knowledgeable about the products and services we offer, and dedicated to providing the solution that's right for you.

With our full range of investment and wealth management services, we can help you make your financial decisions with confidence.

TD Waterhouse Financial Planning[1]
Allows you to work with a professional Financial Planner to develop and implement your investment strategy and long-term financial plan.

TD Waterhouse Private Client Services[2]
Our team of Private Bankers, Estate and Trust Specialists, discretionary Portfolio Managers and Investment Advisors. These professionals work together and can draw on all the resources of TD Bank Financial Group[2] to provide you with the highest level of tailored advice and integrated wealth management solutions.

TD Waterhouse Discount Brokerage[1]
Gives you access to information and tools that help you invest for yourself.

We've prepared this overview to help you learn more about the services that best meet your needs. It can help you decide which investments you want to manage yourself and which ones you want managed with the help of a professional. And you'll find out about our wide range of financial specialists who can guide you as you plan for today and the years ahead. Whichever way you choose to proceed, you'll find solutions that will help you make financial decisions with confidence.

a The TD Waterhouse approach to investing and wealth management

When you choose to invest through TD Waterhouse Financial Planning, Private Investment Counsel[3] or Private Investment Advice[1], you will discover a well-defined TD Waterhouse approach to providing you with custom-tailored investment advice and management. It is an in-depth and ongoing process that results in solutions that reflect your objectives at every stage of your life. Through comprehensive information-gathering, analysis, decision-making and evaluation, we can provide you with a truly individualized plan.

We identify your financial goals and objectives
Before making any recommendations, your TD Waterhouse advisor will take the time to gain an in-depth understanding of your personal situation and financial goals. This understanding enables us to determine your unique personal profile that will guide the creation of your customized strategy and be the benchmark for your success.

At this stage, we will also be able to determine if you require assistance in any other areas – Private Banking[4], Private Trust[5], insurance planning or philanthropic giving – in order to develop an integrated wealth management solution.

We determine your asset allocation
Understanding your goals and objectives provides the information needed to conduct a thorough asset allocation review. This process will indicate a suitable investment strategy, diversification plan, investment portfolio, asset mix and rate of return required to help you meet your financial goals.

We recommend appropriate investments
We fully explain all the investment options and recommendations we present to you and ensure that they are in keeping with your financial objectives.

We evaluate your portfolio
Whenever required or requested, we hold formal portfolio evaluations with you to review performance and recommend any necessary adjustments to your portfolio, plan and goals. We also keep you informed through comprehensive statements, educational materials and regular personal contact throughout the year.

If you choose to manage your own investments through TD Waterhouse Discount Brokerage, you'll find asset allocation and investment planning tools online at www.tdwaterhouse.ca

b TD Waterhouse Financial Planning

If you want to develop and implement a comprehensive plan for financial success, consider TD Waterhouse Financial Planning.

Accredited TD Waterhouse Financial Planners are trusted advisors who discuss your needs with you, analyze your goals and create a detailed, written, long-term plan to help you get where you want to go. They then work with you to implement and monitor your plan through the years ahead.

You can think of the written plan prepared by your TD Waterhouse Financial Planner as a road map to financial success. It clearly shows you where you are today, where you want to get to, and how to get there. And that means you're in control.

Your integrated plan can address your retirement needs, children's education, security for your family, estate planning and other financial goals that will help you achieve the future you want.

And because choosing the right investments is a big part of reaching many financial goals, your plan will include clear recommendations on fixed income investments and mutual funds that meet your objectives.

With a comprehensive plan in place, you'll feel much more confident and be able to measure your success. You'll also find it easier to make decisions because your plan provides a clear direction.

You can start your plan for financial success today by contacting a TD Waterhouse Financial Planner.

Call 1-866-280-2022 to meet with a TD Waterhouse Financial Planner.

c TD Waterhouse Private Client Services

If your financial affairs are becoming increasingly complex, Private Client Services can help you develop an integrated wealth management solution that addresses your needs today and in the years ahead.

We help you develop integrated, comprehensive and customized financial solutions that can save you time and give you confidence in your financial decisions. To do so, we have built an exceptional team of banking, estate and trust, and investment professionals who work closely together to help grow and preserve your assets and transfer your wealth across generations.

To ensure consistency and the best use of your time, one advisor will be your primary contact with us. This advisor can recommend or refer you to the appropriate Private Client Services specialists and other TD Bank Financial Group resources to assist in helping you achieve your goals.

Private Client Services includes –

Private Banking – Integrated financial solutions

Private Banking provides executives, business owners and professionals, and their families, with service that is attuned to their financial goals and responsive to their unique and complex needs. Our Private Bankers have many years of experience in dealing with the business and personal requirements of busy, successful individuals and they can play a proactive role in helping you manage your finances. Your Private Banker will ensure that you receive attentive service in all your dealings with us, from everyday banking at one of our Private Client Services centres, to developing individually structured wealth management solutions that encompass all your lifestyle needs.

Private Trust – Estate and Trust services

Private Trust, through The Canada Trust Company, has been one of Canada's leading estate and trust advisors for over 100 years – working with individuals, families and foundations to achieve their goals by guiding them in the preservation and transfer of wealth across generations. Our broad range of services includes assistance for executors, Will and estate planning, trusts, Powers of Attorney, financial management and tax planning and preparation.

Private Investment Counsel – Discretionary portfolio management

Private Investment Counsel is one of Canada's leading discretionary money managers. As a client, you enjoy the benefits of a strong relationship with an accredited Portfolio Manager who works with you to create and manage a customized portfolio based on an in-depth understanding of your needs. Your Portfolio Manager also takes care of all the investment decisions, day-to-day monitoring and administration regarding your portfolio, which provides you with the time to pursue other interests, knowing your investments are being professionally managed.

Private Investment Advice – Full-service investment advice

Private Investment Advice is one of Canada's premier full-service brokerage firms for investors who want to stay involved in all investment decisions about their portfolios. You'll establish a strong relationship with a professional Investment Advisor to create and implement your personalized investment plan, and benefit from ongoing advice to help enhance its success over the long term.

Based on detailed research and analysis, your Investment Advisor will recommend equities, mutual funds, fixed income securities and alternative investments to create a well-diversified portfolio that is customized to meet your unique objectives. Your Investment Advisor can also provide you with a fee-based solution for advice, financial transactions and ongoing service.

Contact TD Waterhouse Private Client Services to arrange an initial discussion about how we can best serve you. We would be pleased to meet at your office or home, or at one of our Private Client Services offices across Canada.

Call 1-866-280-2022 to meet with a TD Waterhouse Private Client Services representative.

d TD Waterhouse Discount Brokerage

If you prefer to make your own investment decisions, TD Waterhouse Discount Brokerage helps you take control of your financial future. You'll enjoy around-the-clock access to a comprehensive selection of online tools and research that can help you develop your investment plan and make informed and timely investment decisions. You'll also have the confidence that comes with knowing that you have telephone access to a team of Investment Representatives to answer questions and execute trades to help you reach your financial goals.

As a TD Waterhouse Discount Brokerage client, you can talk with our specialists in mutual funds, fixed income investments, new issues and options. You can also take advantage of informative investment seminars and discussions in cities across Canada. And you'll gain access to a host of industry-leading market research and resources via our Internet-based service, WebBroker®.

WebBroker includes –

- Markets & Research – a free service that provides access to one of Canada's most comprehensive online investment information resources
- The Fixed Income Centre – where you can research, buy and sell bond and money market securities online

- The New Issues Centre – your one-stop shop for online information on new issues of equity and debt securities

Your TD Waterhouse Discount Brokerage investment choices include over 2,000 mutual funds – over 1,700 of which generally charge no commission to buy, sell or switch, including certain TD Mutual Funds®,[6] (early redemption fees may apply) – access to all major North American stock markets and indices, over 1,300 fixed income securities, and various new issue offerings.

TD Waterhouse Discount Brokerage also offers the President's Account™ program – our premium brokerage service for high net worth individuals and active traders.

If you're a self-directed investor, TD Waterhouse Discount Brokerage is committed to helping you become the best investor you can be.

Call 1-866-280-2022 or visit www.tdwaterhouse.ca to open a TD Waterhouse Discount Brokerage account.

e The TD Waterhouse business principles

We believe that relationships built on trust can only be sustained if we at TD Waterhouse adhere to these principles:

Accountability
Our clients are entitled to a full and complete understanding of the opportunities, recommendations and

transactions undertaken on their behalf. In advice given and actions taken, we will be accountable for ensuring that our clients' best interests are paramount.

Honesty
In the conduct of our business, we will be truthful and refuse to tolerate deceit or misrepresentation.

Integrity
We will practise our profession in a manner that earns our clients' trust.

Capital Preservation
In all financial matters, we are committed to the preservation of our clients' capital.

Service
We believe long-term relationships are based on superior service – delivered consistently and reliably.

Performance
Our goal is outstanding performance for our clients' investments and for ourselves as financial professionals.

f Let TD Waterhouse help you find the right financial solution

Throughout your life, your investment and financial needs will probably change. You'll begin to achieve your long-term goals and you'll encounter new reasons to plan and invest.

At every stage, you'll want the confidence of knowing that you can achieve your changing goals.

That's why a full range of financial and investment solutions is available to you through TD Waterhouse.

Whether you're planning for retirement, seeking additional income or looking for a fully integrated financial solution, you don't have to look any further than TD Waterhouse.

We can help you find the right combination of investment and financial services for all your needs – today and tomorrow.

To find out more about how we can help you achieve your financial goals, please call 1-866-280-2022, visit www.tdwaterhouse.ca or contact one of our many TD Waterhouse offices or TD Canada Trust branches.

1 TD Waterhouse Discount Brokerage, TD Waterhouse Financial Planning, TD Waterhouse Institutional Services, TD Waterhouse Private Investment Advice and TD Waterhouse Partner Services are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member CIPF.

2 TD Waterhouse Private Client Services and TD Bank Financial Group each mean The Toronto-Dominion Bank and its related companies that provide deposit, investment, loan, securities, trust and other products and services.

3 TD Waterhouse Private Investment Counsel Inc. is a subsidiary of The Toronto-Dominion Bank.

4 TD Waterhouse Private Banking services are offered by The Toronto-Dominion Bank.

5 TD Waterhouse Private Trust services are offered by The Canada Trust Company.

6 Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information and is available from your dealer, before investing. Mutual funds are not guaranteed or insured, their values change frequently and past performance may not be repeated. TD Mutual Funds are managed by TD Asset Management Inc. a wholly owned subsidiary of The Toronto-Dominion Bank. Available through authorized dealers.

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To find out more about the full range of TD Waterhouse personal financial solutions, call 1-866-280-2022, visit www.tdwaterhouse.ca or contact any TD Waterhouse office or TD Canada Trust branch.

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