



**This application can be used by existing TD Canada Trust customers to open Retirement Savings Plans or Personal Non-Registered accounts. For all other account needs please visit your local TD Canada Trust branch.**

**Steps to complete this package:**

- Account Application and Customer Investor Profile
  - Both documents must be completed in order to open a TD Mutual Funds account. The Customer Investor Profile will help you determine your Investor Profile and the optimal asset mix for your portfolio.
  - When completing the Customer Investor Profile questionnaire, please ensure that, for questions 6 to 11, you circle the letter corresponding to your answer in addition to recording your score.
  
- Please provide your TD Canada Trust account number or TD Mutual Fund Account number in the space provided.
  
- Third Party Statement
  - The Third Party Statement must be completed if you answered "YES" to the question found in section 1 of the account application "Will someone other than the account holder(s) be making frequent deposits to or receive financial benefit from the account?" (Other than the account holder or Beneficiary named on the account application).
  
- Transaction Form
  - The Transaction Form is to be used if you are making purchases or setting up a Pre-Authorized Purchase Plan (PPP) to your Mutual Funds Account.
  
- Transfers
  - If transferring from an existing registered or non-registered account please ensure the proper transfer form is completed. To download the transfer form use the following link  
<http://www.tdcanadatrust.com/mutualfunds/downloads.jsp>
  
- In order to avoid delay please complete correctly, sign and initial all applicable areas.  
Forward your completed documents to:  
TD Investment Services Inc.  
Liberty Centre  
3500 Steeles Avenue, East  
Tower 1, Level 1  
Markham, Ontario  
L3R 0X1

**All applications are subject to approval by TD Investment Services Inc.**

If you require further assistance, please call 1-800-281-8029 to speak to one of our Mutual Funds Representatives or email us at [td.mutualfunds@td.com](mailto:td.mutualfunds@td.com).



**TD Mutual Funds**  
**TD Investment Services Inc.**  
**New Account Application**

**Branch Use Only**

TD Mutual Funds Account # \_\_\_\_\_  
 Mutual Funds Representative Name \_\_\_\_\_ Rep. Code \_\_\_\_\_ Branch No. \_\_\_\_\_

**Choose only one:**

- RSP  
 Personal (Non-Registered)  
 Joint Non-Registered (Please ensure that Joint Applicant completes sections 2, 6, and 7)

**Spousal**

- Yes  
 No

TD Mutual Funds Account \_\_\_\_\_

TD Canada Trust Bank Account \_\_\_\_\_ - \_\_\_\_\_

**1. Please Tell Us About Yourself**

Mr.  Mrs.  Miss  Ms.  Other \_\_\_\_\_  Male  Female  
 Name \_\_\_\_\_  
Given Name Initial(s) Family Name

**Language of Correspondence**

- English  
(if a Quebec resident see Section 7)  
 French

Social Insurance No. \_\_\_\_\_ Date of Birth \_\_\_\_\_ Note: Applicant must be of legal Age of Majority.  
Federal Government requires your Social Insurance Number (SIN). You must by law provide us with your SIN so that we may supply the Canada Revenue Agency with reports of income earned on your investments.

Note: TDIS accounts are only available to Canadian residents.

Address \_\_\_\_\_ City \_\_\_\_\_  
 Province \_\_\_\_\_ Country \_\_\_\_\_ Postal Code \_\_\_\_\_ Number of Dependents \_\_\_\_\_  
 Telephone home (\_\_\_\_\_) \_\_\_\_\_ Telephone business (\_\_\_\_\_) \_\_\_\_\_

E-mail address \_\_\_\_\_

Please complete if mailing address is different from above:

Mailing Address \_\_\_\_\_ City \_\_\_\_\_  
 Province \_\_\_\_\_ Country \_\_\_\_\_ Postal Code \_\_\_\_\_

Identification (Two original pieces of ID required or existing TDIS account #):  
 Identification # \_\_\_\_\_ Type \_\_\_\_\_ Place of Issuance \_\_\_\_\_  
 Identification # \_\_\_\_\_ Type \_\_\_\_\_ Place of Issuance \_\_\_\_\_

Employer \_\_\_\_\_ Employment Start Date \_\_\_\_\_ Type of Business \_\_\_\_\_  
Yr Mo

Employer's Address \_\_\_\_\_ Occupation \_\_\_\_\_

Power of Attorney/Trading Authority  Yes  No If Yes, please specify type and attach a copy of the document (Attorney must provide KYC information in the applicable form): \_\_\_\_\_

Have you borrowed money in order to make an investment in this account?  Yes  No

**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.**

I/We confirm having read this disclosure. (please initial) Applicant  \_\_\_\_\_ Spousal/Joint Applicant  \_\_\_\_\_

Will someone other than the account holder(s) be making frequent deposits to or receive financial benefit from the account?  No  Yes (Please complete the Third Party Statement Form # 592018)

**2. For a Joint Non-Registered TD Mutual Funds Account, Please Complete the Following**

You would like a Joint Account with right of survivorship with (Right of Survivorship not applicable to Quebec residents):

For Quebec residents, choose who you are joint with  Spouse  Non-Spouse

Mr.  Mrs.  Miss  Ms.  Other \_\_\_\_\_  
Given Name Initial(s) Family Name

who is your \_\_\_\_\_ Social Insurance No. \_\_\_\_\_ Date of Birth \_\_\_\_\_ Note: Joint Applicant must be of legal Age of Majority.  
Relationship Yr Mo Day

Address \_\_\_\_\_ City \_\_\_\_\_  
 Province \_\_\_\_\_ Country \_\_\_\_\_ Postal Code \_\_\_\_\_ Number of Dependents \_\_\_\_\_

Identification (Two original pieces of ID required or existing TDIS account #):  
 Identification # \_\_\_\_\_ Type \_\_\_\_\_ Place of Issuance \_\_\_\_\_  
 Identification # \_\_\_\_\_ Type \_\_\_\_\_ Place of Issuance \_\_\_\_\_

You hereby confirm that the units in the Funds and Portfolios are to be owned by each of you as joint tenants and not as tenants in common, and we are hereby authorized to take instructions or directions from either of you alone with respect to the Plan. A Joint Plan with **right of survivorship** is not available in Quebec. **You, the Joint Subscriber, hereby confirm that the time frame, objective and risk tolerance indicated in the Customer Investor Profile for the account are in agreement with your own personal objectives.**

<b>Investment Knowledge</b>	<b>Portfolio Value</b>	<b>Personal Net Worth</b>	<b>Personal Annual Income</b>	<b>Age</b>
<input type="checkbox"/> Limited	<input type="checkbox"/> Under \$25,000	What are your:	<input type="checkbox"/> Under \$25,000	_____ yrs
<input type="checkbox"/> Average	<input type="checkbox"/> \$25,000 - \$49,999	Liquid Assets \$ _____	<input type="checkbox"/> \$25,000 - \$49,999	
<input type="checkbox"/> Above Average	<input type="checkbox"/> \$50,000 - \$99,999	+ Fixed Assets \$ _____	<input type="checkbox"/> \$50,000 - \$74,999	
<input type="checkbox"/> Sophisticated	<input type="checkbox"/> \$100,000 - \$499,999	= Total Assets \$ _____	<input type="checkbox"/> \$75,000 - \$125,000	
	<input type="checkbox"/> \$500,000 - \$999,999	- Total Liabilities \$ _____	<input type="checkbox"/> Over \$125,000	
	<input type="checkbox"/> Over \$1,000,000	= Estimated Personal Net Worth \$ _____		

**Which of the following best describes the type of investments you currently own, or have owned in the past?**

- Little or no investments  Mostly GICs or Term Deposits  
 Mostly bonds or income mutual funds  A mix of money market, bond and equity investments and/or mutual funds  
 Mostly stocks and/or equity mutual funds

Employer \_\_\_\_\_ Employment Start Date \_\_\_\_\_ Type of Business \_\_\_\_\_  
Yr Mo  
 Employer's Address \_\_\_\_\_ Occupation \_\_\_\_\_

### 3. Please Complete this Section for Your Registered Plan

#### a) For a Spousal RSP

Your spouse, or common-law partner whose name and personal data appear below, will be claiming these RSP contributions as a deduction.

Mr.  Mrs.  Miss  Ms.  Other \_\_\_\_\_  
Social Insurance No. \_\_\_\_\_ Date of Birth \_\_\_\_\_ Given Name \_\_\_\_\_ Initial(s) \_\_\_\_\_ Family Name \_\_\_\_\_  
Permanent Address (same as Applicant  or) \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Country \_\_\_\_\_ Postal Code \_\_\_\_\_

#### b) Designation of Beneficiary (not applicable to Quebec residence)

The space below may be used to designate a beneficiary for your Plan in the event of your death.

Name \_\_\_\_\_  
Given Name \_\_\_\_\_ Initial(s) \_\_\_\_\_ Family Name \_\_\_\_\_ Relationship \_\_\_\_\_

Note: Your designation of beneficiary is subject to applicable law. Beneficiary designation for an applicant who is a resident of Quebec can only be made by way of a will or marriage contract. You may wish to discuss this designation with your legal advisor. Your designation of a beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.

### 4. Banking Information

Please attach a void cheque if you do not have a bank account with TD Canada Trust. If an account application is being mailed and you do not have a TD Canada Trust bank account or TD Mutual Funds account, a cheque payable to TD Investment Services Inc. MUST accompany the application along with your first purchase instructions.

Canadian \$ Account Number \_\_\_\_\_ - \_\_\_\_\_  
Account Holder's Name(s) \_\_\_\_\_  
Financial Institution \_\_\_\_\_ Institution Number \_\_\_\_\_ Branch Transit Number \_\_\_\_\_  
Financial Institution Address \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

US \$ Account Number \_\_\_\_\_ - \_\_\_\_\_  
Account Holder's Name(s) \_\_\_\_\_  
Financial Institution \_\_\_\_\_ Institution Number \_\_\_\_\_ Branch Transit Number \_\_\_\_\_  
Financial Institution Address \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**Non-Registered accounts only** (If not completed, investment income will be automatically reinvested.)

Please select **one**:  Investment income from dividends and interest should be automatically reinvested in additional units.  
 Investment income should be directed to my bank account.  
 Investment income should be sent by cheque to the address noted in Section 1.

### 5. Consent to the Collection, Use and/or Disclosure of Your Information

You agree that, at the time you begin a relationship with us and during the course of our relationship, we may collect, use and disclose your Information as described in the Privacy Agreement (located in the TD Investment Services Inc. Disclosure Document) and on td.com, including for, but not limited to, the purposes of identifying you, providing ongoing service, understanding your financial needs, protecting us both from fraud and error, complying with legal and regulatory requirements, and marketing products and services to you by telephone, fax, and automatic dialing-announcing device, at the numbers you have provided us, or by internet, mail, email or other methods.

You may obtain our privacy code - "Protecting Your Privacy" - or review your options for refusing or withdrawing this consent, including your option not to be contacted about offers of products or services, by contacting your branch or calling us at 1-866-222-3456.

**You have read the Consent to the Collection, Use and/or Disclosure of Your Information and agree that:**

- We may share information within the TD Bank Group  
 We may not share information within TD Bank Group except as reasonably necessary to service your account.

### 6. Important Customer Information

You have read and hereby acknowledge the Important Customer Information on the following page.

Applicant  Yes Joint Applicant  Yes

You acknowledge that the intended use of your account is for investing purposes.

## 7. Application, Authorization, Disclosure, and Registration of Your Retirement Savings Plan

Unless otherwise indicated, throughout the application and in our other documents, the words "you", "your" and "yours" mean the applicant (and any co-applicant or other individuals with authority over the account). The words "we", "us" and "our" mean TD Investment Services Inc. (TDIS) and/or TD Bank Group.\*

**Within two (2) business days of the acceptance of the first contribution to your TDIS Account, we will send you a current copy of the Simplified Prospectus for the Applicable Portfolio and/or Mutual Fund(s).**

You hereby acknowledge that we will send you the TDIS Disclosure Document within two (2) business days of acceptance of first contribution containing the Declarations of Trust for Registered Plans, Statement of Policies, Statement of Related Issuers (Alberta residents only), Conflict of Interest Rules Statement (B.C. residents only) and Leveraging Disclosure Statement.

You understand that Mutual Funds subscriptions are made on the terms and conditions described in the prospectus and that it is subject to approval by TD Asset Management Inc. (TDAM). TDAM reserves the right to accept or reject any purchase order within one (1) business day of receipt of the order.

You acknowledge that for our mutual protection, TDIS will record all telephone calls by which your orders are placed.

**If you are applying to open an "in-trust" account, you agree that:**

you are liable to us for all liabilities and obligations respecting the account in your personal capacity and not as a trustee, agent or otherwise;

we have no obligation to observe the terms of any trust, whether written, verbal, implied, constructive or otherwise, and you are solely responsible for ensuring any restrictions of the trust and any applicable law are adhered to;

you will indemnify us against any loss, claim, damages, liability and expenses of any kind whatsoever arising out of operation of the account;

you have not relied upon us for any legal or tax advice and it is your sole responsibility to obtain appropriate professional advice to ensure your needs and objectives are satisfied;

where the account is opened among two or more persons we are hereby authorized to take orders from any persons together or alone.

**If you are applying to open a Joint Non Registered Account with Right of Survivorship (Joint Account with right of survivorship not available in Quebec):** You declare that your interests in the joint account are as joint tenants with full rights of survivorship and not as tenants-in-common. In the event of your death, the entire beneficial interest in the joint account shall be vested in the surviving joint account holder(s) on the same terms and conditions as held, without in any way releasing the decedent's estate from the joint and several liability of the decedent account holder. We are hereby authorized to take to instructions or directions from either of you alone with respect to the Plan.

Your direction to open this joint account shall constitute your irrevocable direction to us to pay the balance of the account to the surviving joint account holder(s) on your death on request without making any further inquiries as to any claims by any other party, including your heirs, executors, estate trustees, administrators, assigns of the decedent account holder or any other third party and without any recognition of such claims.

You, the Joint Applicant, hereby confirm that you are in agreement with the time frame, objectives and risk tolerance indicated in the Customer Investor Profile for the account.

**Request to register a TD Mutual Funds Retirement Savings Plan:**

**To The Canada Trust Company (the "Trustee"):**

You hereby request that the trustee apply to register your Plan as a Retirement Savings Plan (*the Plan*) under the Income Tax Act (*Canada*). You understand that all references in the Declaration of Trust to the application or the Plan are to be read and understood as references to this application. You agree on behalf of yourself, your executors and administrators to be bound by the terms of the Plan. All contributions to the Plan are to be invested by the Trustee as directed by you in accordance with the terms of the Plan and held in your account subject to the terms of the Plan. You understand that all amounts received by you or your spouse or common-law partner from this Plan are taxable under the provisions of the Income Tax Act (*Canada*).

Most TD Mutual Funds charge an early redemption fee within a certain number of days after purchase. Please refer to the prospectus or ask a Mutual Funds Representative for applicability to the funds you are purchasing.

\* The TD Bank Financial Group means The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

X

Signature of Applicant/Annuitant

Date

X

Signature of Joint Applicant (if applicable)

Date

X

Signature of Contributing Spouse or common-law partner  
(for spousal RSP only)

Date

X

Initial of Applicant/Annuitant - By initialing you hereby acknowledge receipt of all required federal and/or provincial addenda.

### For Québec Residents Only. Language Preference Agreement (Québec residents who have requested English language only).

If you are a Québec resident, you agree with the following statement: It is my express wish that this application and any related documents be in English.  
*J'ai exigé que la présente formule et tous les documents s'y rattachent soient rédigés en anglais.*

X

Initial

#### Initial Contact:

- Advertising
- Branch Visit
- Referral
- Phone Call
- Personal Meeting

#### Branch Use Only

Mutual Funds Representative Signature \_\_\_\_\_ Rep. Code [ ] [ ] [ ] [ ] [ ] [ ]

Branch Manager Signature \_\_\_\_\_ Date: \_\_\_\_\_ Branch Manager Rep. Code [ ] [ ] [ ] [ ] [ ] [ ]

Branch Telephone # \_\_\_\_\_

#### Checklist:

- Customer Investor Profile (Form # 521894) - **MANDATORY**
- Transaction Form (Form # 595738) - **For Lump Sum Purchases and PPP, please complete this form.**
- For transfers into TD Mutual Funds accounts (If applicable, please attach the appropriate transfer forms and a copy of a most recent statement.)
- Use of Information (Please ensure CustomerLink is updated.)

### Important Customer Information

TD Investment Services Inc. ("TDIS") is a separate company from and a wholly-owned subsidiary of The Toronto-Dominion Bank ("TD Bank").

**Mutual fund investments fluctuate in value and are not insured by the Canada Deposit Insurance Corporation or the Régie de l'assurance-dépôts du Québec and are not guaranteed by The Toronto-Dominion Bank. TDIS is not responsible for activities its representatives conduct for TD Bank. TD Bank is not responsible for activities its employees conduct for TDIS.**

TD Mutual Funds and TD Managed Assets Program are distributed by TD Investment Services Inc. ("TDIS"), a wholly-owned subsidiary of The Toronto-Dominion Bank. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information, before investing. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer and are not guaranteed or insured. Their values change frequently. There can be no assurances that a money market fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment will be returned to you. Past performance may not be repeated.

# Step 1

# Investor Profile Questionnaire

The following questions will help us understand your financial picture and goals. If you have more than one goal – such as retirement, your children’s education or a new home – complete a separate questionnaire for each goal.

The statements on this questionnaire that appear in **blue** are intended to help us fully understand your answers to some of the questions below. If one or more of these statements applies to you, please follow the directions provided. Please ensure that, for questions 6 to 11, you circle the letter corresponding to your answer in addition to recording your score.

How much money do you want to invest today? Lump Sum \$

Pre-Authorized Purchase Plan (PPP) \$

## A. GENERAL QUESTIONS

The following questions will provide us with important information about your investment knowledge and current financial situation, which will ensure that the recommendations we make are in line with your financial circumstances.

### 1. I describe my understanding about investing as:

- Limited:** I don’t understand much about investing.
- Average:** I understand that stocks are riskier than bonds.
- Above Average:** I understand the capital markets and the different financial instruments out there.
- Sophisticated:** I have a strong understanding of investing. I understand the risk/return trade-offs associated with investing in both Canadian and foreign markets.

### 2. What is the approximate value of your investment holdings (excluding real estate)? Please include all investment accounts (RSP and non-registered) including ones held at other institutions.

- Under \$25,000
- \$25,000 - \$49,999
- \$50,000 - \$99,999
- \$100,000 - \$499,999
- \$500,000 - \$999,999
- Over \$1,000,000

### 3. Your Personal Net Worth is calculated by adding your estimated Liquid Assets (i.e. Investments, Cash) and estimated Fixed Assets (i.e. Real Estate), minus your estimated Total Liabilities (i.e. Mortgage, Car Loans)

What are your:

Liquid Assets \$ \_\_\_\_\_  
 + Fixed Assets \$ \_\_\_\_\_  
 = **Total Assets** \$ \_\_\_\_\_  
 - Total Liabilities \$ \_\_\_\_\_  
 = **Estimated Personal Net Worth** \$ \_\_\_\_\_

If your net worth is \$0 or a negative amount, please select the option that best reflects your situation –

- I am starting to invest and have a long-term time horizon
- I have a high level of income and the ability to withstand a potential loss
- I can manage a decline in the value of my investments because

\_\_\_\_\_

\_\_\_\_\_

### 4. What is your personal annual income?

- Under \$25,000
- \$25,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$125,000
- Over \$125,000

### 5. What is your current age?

\_\_\_\_\_ yrs.

If you are over age 65 and indicated that your annual income is under \$25,000, please select the option that reflects your situation –

- I have a high net worth of liquid assets
- I intend to use these funds as part of my estate
- This account represents a small part of my portfolio
- Other \_\_\_\_\_

## B. PORTFOLIO OBJECTIVES

The following questions will help define your investment goal for this particular account. This may include your desire for preservation of capital, need for investment income or interest in growing your investment.

### 6. Which of the following best describes your investment objective for this account?

- a. I don’t need any investment income at this time. Security of capital and liquidity is my primary concern. . . . . **Safety Profile**
- b. My only need is to generate a steady stream of investment income while preserving my capital . . . **2 Points**
- c. I may have some need for investment income, but am also interested in growing my investments . . . **4 Points**
- d. I would like long-term growth and am less concerned about investment income at this time. . . **8 Points**
- e. I am only interested in maximizing growth over the long term. . . . . **12 Points**

If you selected answer 6a, you will be assigned a Safety Profile. Please complete the questionnaire and move directly to Step 3.

### 7. How important is it for you to keep a portion of your account in relatively safe investments with minimal fluctuations?

- a. Of critical importance. . . . . **0 Points**
- b. Very important. . . . . **0 Points**
- c. Important . . . . . **2 Points**
- d. Somewhat important. . . . . **4 Points**
- e. Unimportant . . . . . **8 Points**

If you answered question 6 d or e AND question 7 a or b, there is a conflict in your objectives. Please revise your answers or select one of the following options –

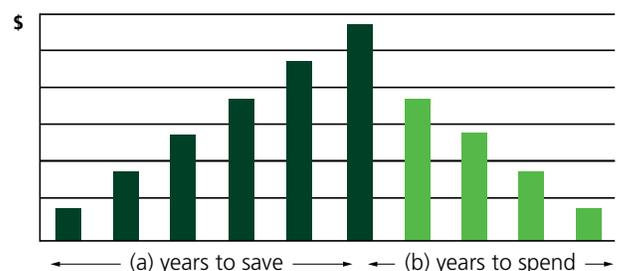
- I understand that a growth portfolio might not include low-risk investments, and that low-risk investments are of less importance to me than the overall investment objective for this account
- Other \_\_\_\_\_

## C. TIME HORIZON

Your Time Horizon is the length of time required to achieve your goal(s). This can be broken down in 2 parts:

(a) time to save or accumulate toward the goal(s) and

(b) time to spend or withdraw



(continued on the next page)

### C. TIME HORIZON (cont'd)

With this in mind, answer the following two questions:

8. (a) How many years do you expect to be saving before beginning to withdraw from this account?

- a. I am no longer saving ..... 1 Point
- b. Less than 3 years ..... 1 Point
- c. 3 - 5 years ..... 3 Points
- d. 6 - 10 years ..... 7 Points
- e. Over 10 years ..... 10 Points

(b) How many years do you need the funds in this account to last once you begin withdrawing?

- a. I don't plan to withdraw. .... 8 Points
- b. Less than 3 years ..... 0 Points
- c. 3 - 5 years ..... 1 Point
- d. 6 - 10 years ..... 4 Points
- e. More than 10 years ..... 8 Points

▶ If you are over 65 and answered d or e in both questions 8(a) AND 8(b), please select the option that reflects your situation –

- I have a long-term horizon and do not require the funds in the short or mid term
- I intend to use these funds as part of my estate
- Other \_\_\_\_\_

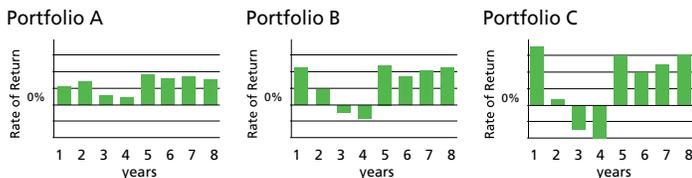
### D. RISK TOLERANCE

There is always some degree of uncertainty (investment risk) associated with the growth that may be generated over any future period of time. Investment risk may be defined as the potential variation from the expected rate of return over a given period. The higher the return you are seeking, the more risk you must be prepared to assume.

9. Which of the following best describes the type of investments you currently own, or have owned in the past?

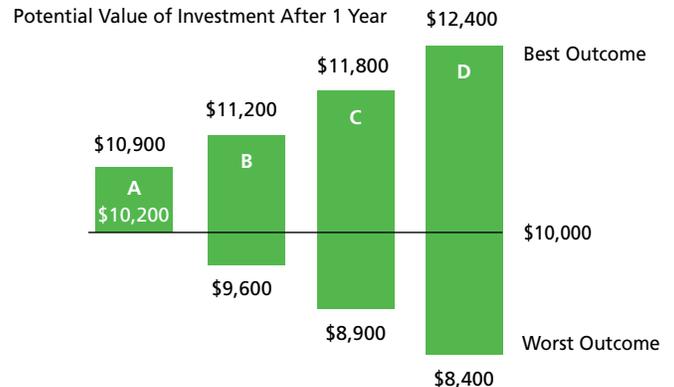
- a. Little or no investments ..... 0 Points
- b. Mostly GICs or Term Deposits ..... 0 Points
- c. Mostly bonds or income mutual funds ..... 2 Points
- d. A mix of money market, bond and equity investments and/or mutual funds. .... 3 Points
- e. Mostly stocks and/or equity mutual funds ..... 4 Points

10. The charts below show hypothetical annual returns for three different investments over an 8-year period. Keeping in mind how the returns fluctuate, which investment would you be most comfortable holding?



- a. Portfolio A ..... 0 Points
- b. Portfolio B ..... 4 Points
- c. Portfolio C ..... 8 Points

11. Investments with higher returns typically involve greater risk. The following chart shows four hypothetical investments of \$10,000, each with a different potential best and worst outcome at the end of one year. Which investment would you be most comfortable with?



- a. Either \$10,900 or \$10,200 (Portfolio A) ..... 1 Point
- b. Either \$11,200 or \$9,600 (Portfolio B) ..... 4 Points
- c. Either \$11,800 or \$8,900 (Portfolio C) ..... 6 Points
- d. Either \$12,400 or \$8,400 (Portfolio D) ..... 8 Points

▶ If you selected answer 10a AND 11a, you will be assigned a Safety Profile. Please complete the questionnaire and move directly to Step 3.

▶ If you selected answer 10a and 11d, OR 10c and 11a, we don't have a clear enough picture of your risk tolerance to recommend an Investor Profile. Please revise your answer(s) or speak with a Mutual Funds Representative.

### TOTAL POINT SCORES (Add scores for each section B, C and D)

B. PORTFOLIO OBJECTIVES    
  C. TIME HORIZON    
  D. RISK TOLERANCE

- ▶ If you scored 16 or more in the Risk Tolerance section and:
- a) Answered "Limited" or "Average" in question 1 AND answered d or e in question 6, or
  - b) Are over age 65 AND answered d or e in question 6, please revise your answer(s) or check below.

I understand that investments fluctuate in value and it is possible to lose some or all of my investment. I am comfortable remaining invested during market fluctuations.

Thank you for completing this questionnaire. Your answers will be carefully reviewed by a Mutual Funds Representative and may require further clarification to help us better determine your Investor Profile.

Customer Signature \_\_\_\_\_

Customer Name \_\_\_\_\_

Joint Applicant Initials \_\_\_\_\_ Mutual Funds Account

Mutual Funds Representative Signature \_\_\_\_\_

Mutual Funds Representative Name \_\_\_\_\_

Rep. #  Date \_\_\_\_\_

Branch Manager Signature \_\_\_\_\_

Date \_\_\_\_\_

# Step 2

# Find Your Investor Profile

Enter your total point scores from Step 1

PORTFOLIO OBJECTIVES

TIME HORIZON

RISK TOLERANCE

Use your answers to find the Investor Profile that's right for you. The example below shows you how.

**1. Choose the right table**

Our example investor has a Portfolio Objective score of 12, so they chose the middle table.

**2. Plot your Time Horizon**

Our example time horizon point score is 10.

**3. Plot your Risk Tolerance**

Our Example Risk Tolerance point score is 8.

**4. Your Investor Profile is where the lines meet.**

The example Risk Tolerance and Time Horizon lines cross here and this colour matches the Balanced Income Investor Profile.

		PORTFOLIO OBJECTIVES Point Score 8 - 14					
		TIME HORIZON Point Score					
		1	2	3-6	7-10	11-14	15-18
RISK TOLERANCE Point Score	1	Inconsistent Profile					
	2-3						
	4-5						
	6-7	3					
	8-9	1			3		
	10-11					4	
	12-13						
	14-15					5	
	16-17						
18-20						6	

**Example**

12 Portfolio Objectives

10 Time Horizon

8 Risk Tolerance

**5. An Inconsistent Profile (IP) results when the Risk Tolerance answers you provided are inconsistent with the Portfolio Objective answers. You may wish to revisit the questions in these two sections to modify potentially conflicting answers. If a review of these questions still results in an Inconsistent Profile then you will be assigned a "Safety Profile". Please speak with your Mutual Funds Representative.**

		PORTFOLIO OBJECTIVES Point Score 1 - 7					
		TIME HORIZON Point Score					
		1	2	3-6	7-10	11-14	15-18
RISK TOLERANCE Point Score	1						
	2-3			2			
	4-5						
	6-7					3	
	8-9	1					
	10-11					4	
	12-13						
	14-15						
	16-17					5	
18-20							

		PORTFOLIO OBJECTIVES Point Score 8 - 14					
		TIME HORIZON Point Score					
		1	2	3-6	7-10	11-14	15-18
RISK TOLERANCE Point Score	1	Inconsistent Profile					
	2-3						
	4-5						
	6-7	3					
	8-9	1					
	10-11					4	
	12-13						
	14-15					5	
	16-17						
18-20						6	

		PORTFOLIO OBJECTIVES Point Score 15 - 20					
		TIME HORIZON Point Score					
		1	2	3-6	7-10	11-14	15-18
RISK TOLERANCE Point Score	1	Inconsistent Profile					
	2-3						
	4-5						
	6-7	Inconsistent Profile					
	8-9						
	10-11						
	12-13					5	
	14-15						
	16-17					6	
18-20						7	

Match your colour from the previous page to the colour bars below to find your Investor Profile and recommended investment options. TD Comfort Portfolios<sup>2</sup>® are for investors who want a convenient all-in-one diversified and professionally managed solution. TD Mutual Funds® Single Fund Solutions are for investors who want to buy individual mutual funds and build their own portfolio.

**TD Comfort Portfolios** – Minimum initial investment is \$2,000 and \$25 for a Pre-Authorized Purchase Plan (PPP). PPP purchases are only permitted if the initial minimum investments are satisfied. Initial Investment is \$100 for RESP accounts.

No changes are allowed to the fund selection or the percentage of the portfolio each fund represents.

**TD Mutual Funds Single Fund Solutions** – The minimum lump-sum investment in any individual fund is \$100 and the minimum Pre-Authorized Purchase Plan amount for any individual fund is \$25.

## 1 – Safety

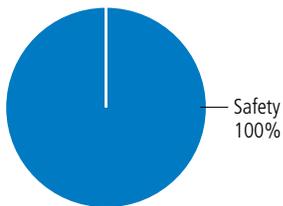
### Description:

Your tolerance for portfolio volatility and loss of capital is very low. A portfolio with this objective will seek to earn income and at the same time preserve capital by investing only in conservative fixed income securities. Your investment time horizon is up to three (3) years.

### Investor Profile

**Investment Objective:**  
Safety: 100%

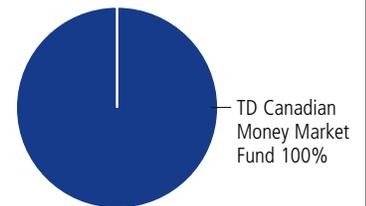
**Risk Level:**  
Very Low



### TD Comfort Portfolio

There is no TD Comfort Portfolio for this Investor Profile. Your needs are best met by the Single Fund Solution shown to the right.

### TD Mutual Funds Single Fund Solution



## 2 – Conservative Income

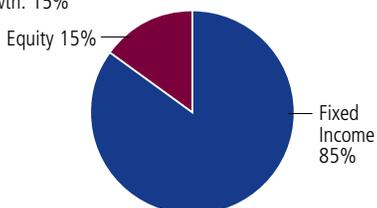
### Description:

Your tolerance for portfolio volatility and loss of capital is low. You are willing to tolerate some short term fluctuations in your investment returns with small losses of capital in exchange for modest potential capital appreciation. A portfolio with this objective will seek to provide income, with capital appreciation as a secondary objective, by investing primarily in income-producing securities. Your investment time horizon is three (3) to five (5) years.

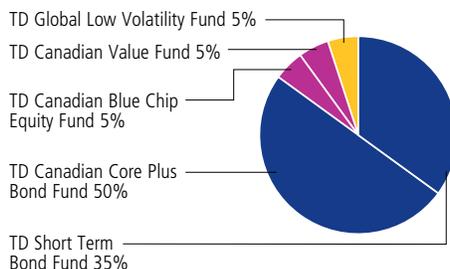
### Investor Profile

**Investment Objective:**  
Income: 85%  
Growth: 15%

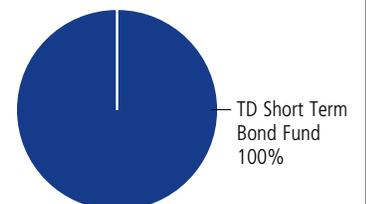
**Risk Level:**  
Low



### TD Comfort Conservative Income Portfolio



### TD Mutual Funds Single Fund Solution



3 – Balanced Income

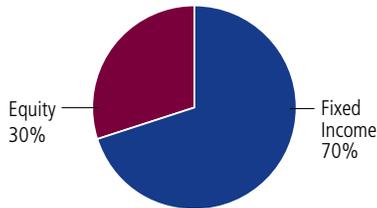
**Description:**

Your tolerance for portfolio volatility and loss of capital is low-to-medium. You are willing to tolerate short term fluctuations in your investment returns and small to moderate losses of capital in exchange for potential capital appreciation. A portfolio with this objective will seek to provide a moderate level of income and some potential for capital appreciation by investing primarily in a diversified portfolio of fixed-income investments with some exposure to equity or equity-type investments. Your investment time horizon is three (3) to five (5) years.

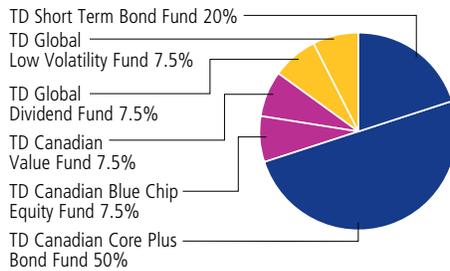
**Investor Profile**

**Investment Objective:**  
Income: 70%  
Growth: 30%

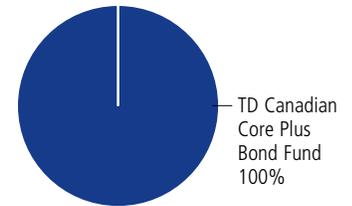
**Risk Level:**  
Low-Moderate



**TD Comfort Balanced Income Portfolio**



**TD Mutual Funds Single Fund Solution**



4 – Balanced

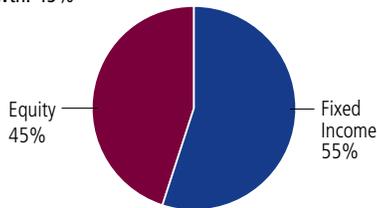
**Description:**

Your tolerance for portfolio volatility and loss of capital is medium. You are willing to tolerate some fluctuations in your investment returns and moderate losses of capital, but you are looking for a stable pattern of growth over the long-term. A portfolio with this objective will seek to provide a combination of modest income and long-term capital growth by investing in a balance of fixed income and equity or equity-type investments. Your investment time horizon is five (5) years or longer.

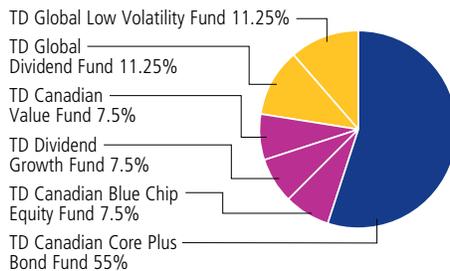
**Investor Profile**

**Investment Objective:**  
Income: 55%  
Growth: 45%

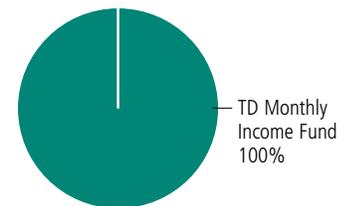
**Risk Level:**  
Moderate



**TD Comfort Balanced Portfolio**



**TD Mutual Funds Single Fund Solution**



5 – Balanced Growth

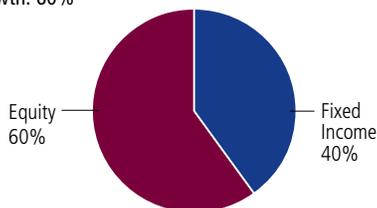
**Description:**

Your tolerance for portfolio volatility and loss of capital is medium to high. You are willing to tolerate some fluctuations in your investment returns and moderate to large losses of capital, but you prefer a stable pattern of growth over the long term. A portfolio with this objective will seek to provide long-term capital appreciation and modest income by investing primarily in equity or equity-type investments and fixed-income investments. Your investment time horizon is five (5) years or longer.

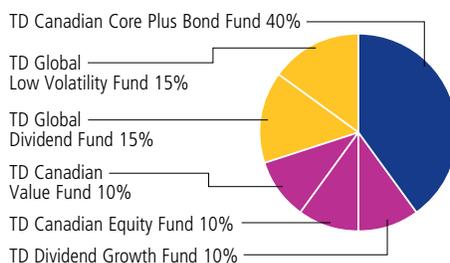
**Investor Profile**

**Investment Objective:**  
Income: 40%  
Growth: 60%

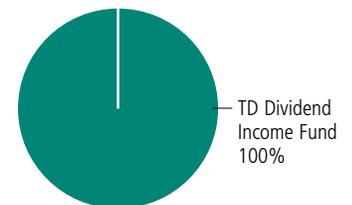
**Risk Level:**  
Moderate-High



**TD Comfort Balanced Growth Portfolio**



**TD Mutual Funds Single Fund Solution**



6 – Growth

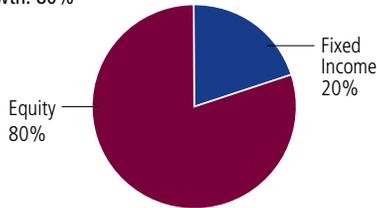
**Description:**

Your tolerance for portfolio volatility and loss of capital is high. You are willing to tolerate fluctuations in your investment returns and moderate to large losses of capital in exchange for potential long-term capital appreciation. A portfolio with this objective will seek to provide long-term capital appreciation with some potential for earning a modest level of income by investing primarily in equity or equity-type investments. Your investment time horizon is five (5) years or longer.

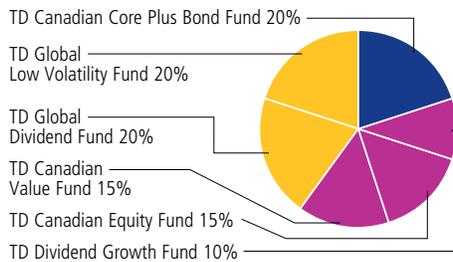
**Investor Profile**

**Investment Objective:**  
Income: 20%  
Growth: 80%

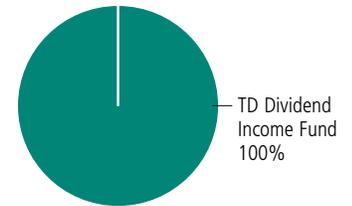
**Risk Level:**  
High



**TD Comfort Growth Portfolio**



**TD Mutual Funds Single Fund Solution**



7 – Aggressive Growth

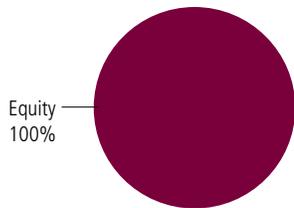
**Description:**

Your tolerance for portfolio volatility and substantial loss of capital is very high. You are willing to tolerate large fluctuations in your investment returns and large losses of capital in exchange for potential long-term capital appreciation. You are solely focused on maximizing above market returns, which may include through speculative trading. A portfolio with this objective will seek to provide long-term capital appreciation by investing primarily in equity or equity-type investments. Your investment time horizon is five (5) years or longer.

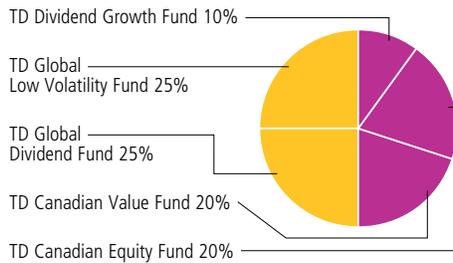
**Investor Profile**

**Investment Objective:**  
Growth: 100%

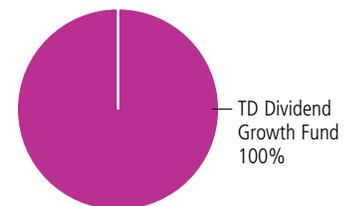
**Risk Level:**  
High



**TD Comfort Aggressive Growth Portfolio**



**TD Mutual Funds Single Fund Solution**



**Inconsistent Profile**

An Inconsistent Profile (IP) results when the Risk Tolerance answers you provided are inconsistent with the Portfolio Objective answers. You may wish to revisit the questions in these two sections to modify potentially conflicting answers. If a review of these questions still results in an Inconsistent Profile then you will be assigned a "Safety Profile". Please speak with your Mutual Funds Representative.

**For more information, please speak with  
a Mutual Funds Representative  
at your TD Canada Trust branch, call 1-800-281-8029  
or visit [www.tdcanadatrust.com/mutualfunds](http://www.tdcanadatrust.com/mutualfunds)**



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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information, before investing. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer and are not guaranteed or insured. Their values change frequently. There can be no assurances that a money market fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment will be returned to you. 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 TD Investment Services Inc. (principal distributor), TD Waterhouse Canada Inc. (Member of the Canadian Investor Protection Fund) and independent dealers. <sup>1</sup> Mutual Funds Representatives with TD Investment Services Inc. distribute mutual funds at TD Canada Trust. <sup>2</sup> Asset allocation targets and fund selection are as at November 28, 2011 and are subject to change. ©/ The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or a wholly-owned subsidiary, in Canada and/or other countries.



**Sender Details:**

ACF2 ID	Branch #	Date

**Account Holder Information:**

Branch #	Account # or Credit Facility #	Last Name or Name of Business	First Name

**Examples of when a Third Party Form is required:**

- A customer opens a single LOC in which the monies used and repayment schedule are decided by another individual who may not have qualified.
- The purpose of the account is to collect funds and transfer it to a friend or family member overseas (i.e. collecting rent from tenants).
- Informal Trust Accounts without a 'family' relationship.
- In Trust Donation Accounts.
- All trustees of a Formal Trust or Testamentary Trust account.
- Estate Accounts where the beneficiary is **not** an executor or signing officer for the estate.

**Examples of when a Third Party Form is not required:**

- Youth Accounts.
- Power of Attorney.
- Spousal RRSP Accounts.
- An account opened by a lawyer, an accountant, or a real estate broker/sales representative; and TDBFG has reasonable grounds to believe that the account will be used only for clients of the lawyer, accountant, or real estate broker/sales representative.
- Individuals making deposits as directed by account holder.
- Borrowing money to pay for a child's wedding.

**A third party form must be completed when a customer responds "yes" to the third party question. For account types with an online indicator, ensure the third party indicator is entered correctly, based on the examples above, before proceeding.**

Third Party's Name:

\_\_\_\_\_

Last Name or Name of Business                      First Name                      Middle Initial

Third Party's Address:

\_\_\_\_\_

Street Number      Street Name                      Apartment Number

\_\_\_\_\_

City                      Province (Canada) or Country

Third Party's Occupation or Nature of Business	Relationship to Account Holder	Third Party's Date of Birth (yyyy/mm/dd)	Business Incorporation Number (BIN, if applicable)	BIN Place of Issuance (if applicable)

Third Party's Name:

\_\_\_\_\_

Last Name or Name of Business                      First Name                      Middle Initial

Third Party's Address:

\_\_\_\_\_

Street Number      Street Name                      Apartment Number

\_\_\_\_\_

City                      Province (Canada) or Country

Third Party's Occupation or Nature of Business	Relationship to Account Holder	Third Party's Date of Birth (yyyy/mm/dd)	Business Incorporation Number (BIN, if applicable)	BIN Place of Issuance (if applicable)

**Note:**

- **If more than 2 third parties, complete another form and attach together.**
- **Typed form submissions are preferred for legibility ease.**
- **Submit completed form to the SSA or designated officer for review then forward to the Creekside BSC, Cost Centre #5172.**
- **For additional information and the definition on a Third Party, please refer to Administration Manual, section 0319 > Account Opening Requirements.**



**Personal Information**

Name \_\_\_\_\_  
Given Name Family Name

**Source/Settlement**

- Please debit the bank account on the new account application for this transaction.
- Cheque is enclosed and made payable to TD Investment Services Inc. (TDIS).
- Transfer from an existing RSP account, Non-Registered account, or Tax-Free Savings Account.

**Transaction Information**

- Purchase:**
- Non-Registered
  - RSP Contribution
  - RSP Rollover
  - TFSA

Fund #	Fund/Portfolio Name	\$ or %	CAD/ USD	Fund #	Fund/Portfolio Name	\$ or %	CAD/ USD
1.	_____	_____	_____	4.	_____	_____	_____
2.	_____	_____	_____	5.	_____	_____	_____
3.	_____	_____	_____	6.	_____	_____	_____

**Pre-Authorized Purchase Plan (PPP)**

	<input type="checkbox"/> <small>New</small>	Fund #	Dollars (\$)	Frequency <small>(W, B, M, Q, S, A)</small>	Start Date <small>(Yr/Mo/Day)</small>
1.	<input type="checkbox"/>	_____	_____	_____	_____
2.	<input type="checkbox"/>	_____	_____	_____	_____
3.	<input type="checkbox"/>	_____	_____	_____	_____
4.	<input type="checkbox"/>	_____	_____	_____	_____
5.	<input type="checkbox"/>	_____	_____	_____	_____
6.	<input type="checkbox"/>	_____	_____	_____	_____

W = Weekly    B = Bi-Weekly    M = Semi-Monthly    M = Monthly    Q = Quarterly    S = Semi-Annually    A = Annually

**Pre-Authorized Payment Terms and Conditions**

You agree to the provisions of these Pre-Authorized Payment Terms and Conditions (the "Authorization") and allow us to process one or more fund transfers as outlined in sections 4 and 6 of this Agreement and in this Authorization for business and/or personal purposes. You authorize us to debit your deposit account (the "Bank Account") at the financial institution indicated in section 9 of this Agreement (the "Deposit Bank") for payments and all other amounts owing to us under this Agreement. Payments for purchases originating from the Contributing Spouse's Bank Account in the case of a Spousal RSP, and in all other cases debits made to pay any amount owing to us under this Agreement shall be processed as Personal PADS, as defined by the Canadian Payments Association. If you are a corporation or other entity, amounts debited to pay any amount owing to us under this Agreement shall be processed as Business PADS. In most other cases, funds will be transferred from the Bank Account held by you directly to the TD Mutual Funds Account that is the subject of this Agreement, in which case, the debit will be processed as a Funds Transfer PAD. You hereby assure us and warrant that all persons whose signatures are required to debit the Bank Account are providing this Authorization or have provided a separate authorization. This Authorization may be cancelled at any time upon 30 days prior notice. Such notice may be in writing or may be given orally (if we are able to verify your identity). To obtain a sample cancellation form or for more information regarding your right to cancel this Authorization, please consult with your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca). Revocation of this Authorization does not terminate any part of this Agreement and does not relieve you of your obligations to pay the amounts owing under the Agreement. You will inform us in writing of any change in the Bank Account at least 10 days prior to the next regularly scheduled debit, and in the case of debits occurring on a frequency less than 10 days, this Authorization shall be amended by us in respect of debits occurring 10 days from receipt of your notice to us of the change. Delivery of this Authorization to us constitutes delivery by you to the Deposit Bank. The Deposit Bank is not required to verify that a debit to the Bank Account has been made in accordance with this Authorization including, but not limited to, the amount and fulfillment of purpose. You have certain recourse rights if any debit does not comply with this Authorization. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Authorization. In order to be reimbursed for any disputed debit made to your Bank Account in the case of a Personal PAD or Business PAD, a declaration must be completed and sent to the Deposit Bank not more than 90 calendar days or 10 business days respectively after the date on which the disputed transaction was posted to your Bank account. To obtain more information on your recourse rights, you may contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca). In the case of all Business PADS and Personal PADS, by signing this Authorization, you hereby waive any pre-notification requirements as specified by sections 15(a) and (b) of the Canadian Payments Association Rule H1, which require us to provide you with a separate summary of your instructions in sections 4 and 6 of this Agreement, and any changes thereto 10 calendar days prior to acting upon them. You agree to keep a separate copy of this Agreement and record any modifications to your instructions in order to prevent any delays and/or denied transactions with respect to your fund transfer requests.

Most TD Mutual Funds charge an early redemption fee within a certain number of days after purchase. Please refer to the prospectus or ask a Mutual Funds Representative for applicability to the funds you are purchasing or redeeming.

**Within two (2) business days of acceptance of a purchase, TD Investment Services Inc. (TDIS) will send you a current copy of the Simplified Prospectus (unless we have previously done so) for the applicable Mutual Fund(s) and/or Portfolio(s).** This transaction is made on the terms and conditions described in the prospectus and TD Asset Management Inc. reserves the right to accept or reject any purchase order within one (1) business day of receipt of the order.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information, before investing. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer and are not guaranteed or insured. Their values change frequently. There can be no assurances that a money market fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment will be returned to you. Past performance may not be repeated.

**Customer Signature**   X   **Date** \_\_\_\_\_  
Yr      Mo      Day Note: Transaction Date is based on the date account is opened.

<b>Internal Use Only</b>		
Account # _____	Transaction Date _____ <small>Yr      Mo      Day</small>	Local Time _____
<input type="checkbox"/> Know Your Client Information <input type="checkbox"/> Messages		
Mutual Funds Representative Signature _____	Rep. Code _____	Branch # <u>  3  </u> <u>  5  </u> <u>  7  </u> <u>  7  </u>
Branch Manager Signature _____	Date: _____	Branch Manager Rep. Code _____
<b>Comments/Additional Instructions:</b> _____		