

Welcome

Module 5, Lesson 3



TD INVESTING OPTIONS

Self-Directed and Mutual Fund accounts

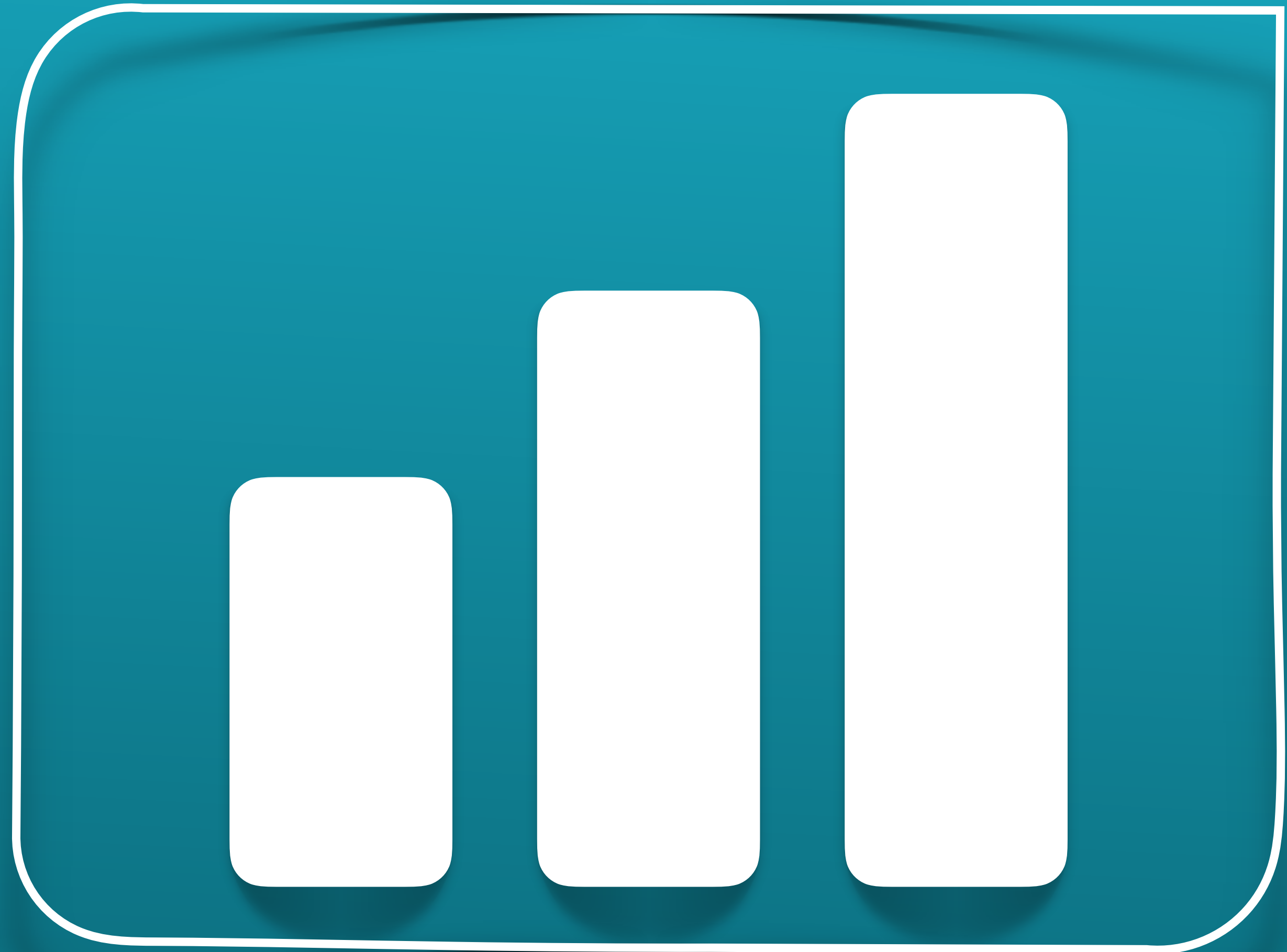
- 📁 TD Self-Directed Account (RRSP/TFSA/Margin) \$25/Quarter (waived if total household assets exceed \$15,000)
- 📁 Mutual Fund Account (RRSP/TFSA/Cash) no fee.
- 📁 E-Series Account (RRSP/TFSA/Cash) no fee



MUTUAL FUNDS AS INVESTMENT VEHICLE

the brother who sits on the couch

- 👛 Pooled “shared” funds
- 👛 Actively managed
- 👛 Incredible diversification
- 👛 Broker/Dealer/Bank
- 👛 Proportional “units”



ETF AS INVESTMENT VEHICLE

the brother who goes to the gym

- 📁 Market index
- 📁 Passively managed
- 📁 Incredible diversification
- 📁 Stock exchange (ticker)
- 📁 Proportional “shares”



INDEX FUNDS

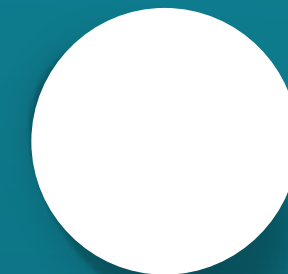
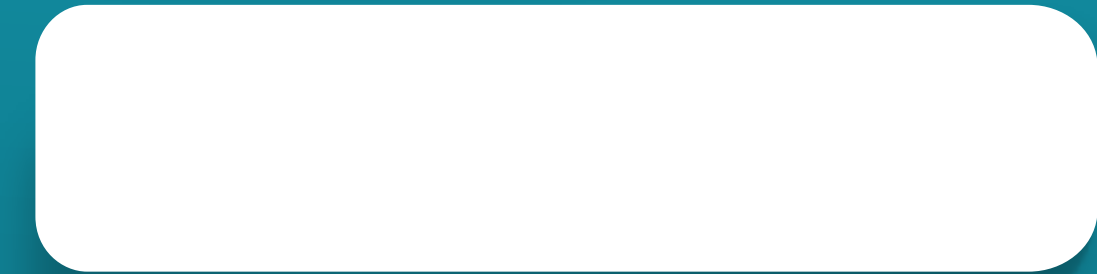
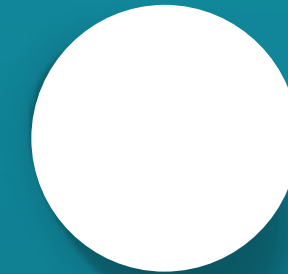
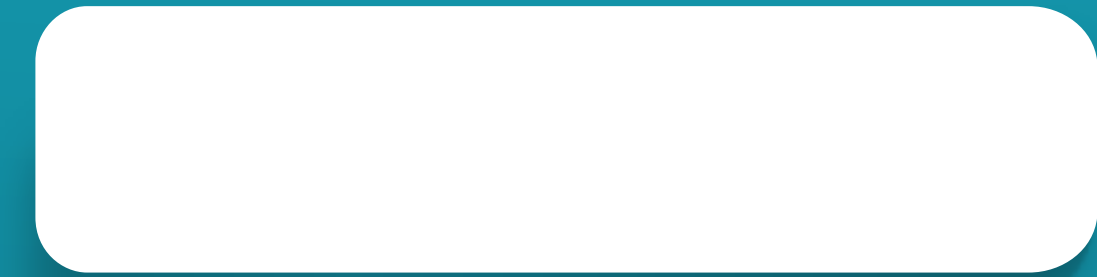
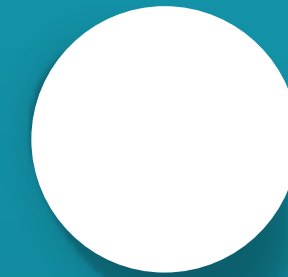
hybrid between a mutual fund and an ETF

- underlying investments are index (passively managed)
- purchased broker/dealer/bank, units (not shares)
- MERs are often lower than mutual funds
- ...but higher than ETFs

BENEFITS OF TD E-SERIES FUNDS

...better than nothing!

- lower MERs than traditional mutual funds (including TD)
- issued/sponsored by one of Canada's largest banks
- ...that's it really!
- <https://www.cipf.ca/>



CIPF COVERAGE LIMITS

Pretty awesome, really.

- \$1 million for all general accounts combined (such as cash accounts, margin accounts and TFSAs), plus;
- \$1 million for all registered retirement accounts combined (such as RRSPs, RRIFs and LIFs), plus;
- \$1 million for all registered education savings plans (RESPs) combined where the client is the subscriber of the plan.



TD MERS*

- 📁 As low as **0.33%** (December 2012)
- 📁 This is compared to **1.10%** (bonds) **2.56%** (International) mutual funds
- 📁 **0.50%** (Bond Index) - **1.34%** (aggressive growth) e-series
- 📁 [Click here](#) to learn more about TD mutual funds
- 📁 [Click here](#) to learn more about TD e-series funds

***as of March 2017**



TD Asset Management

TD Canadian Equity Fund - A

Price As On: Feb 21, 2017

\$15.53 0.09 (0.61%)

Back load-TDB338

Front load-TDB308

Low load-TDB368

Low load 2-TDB117

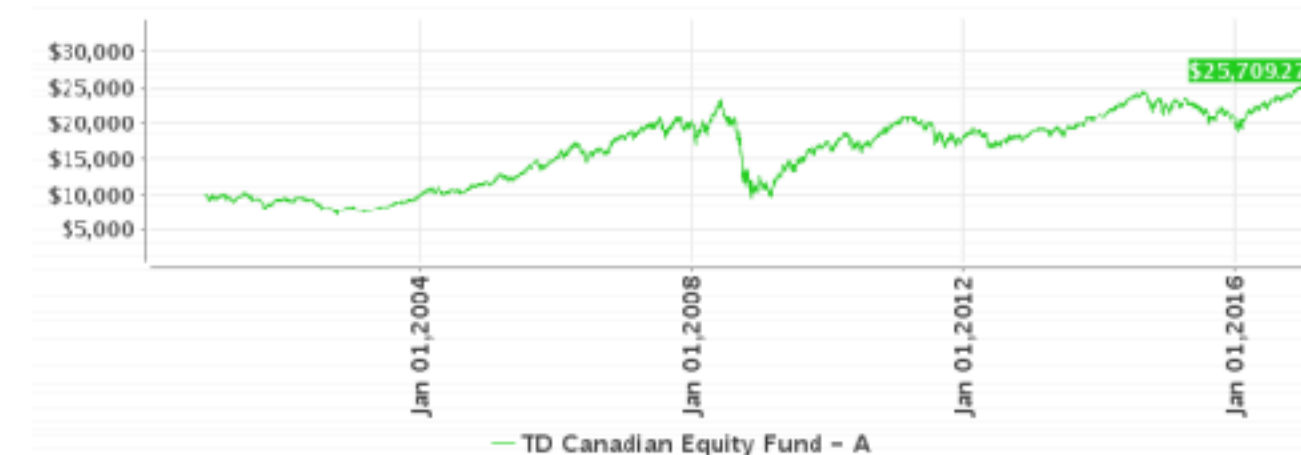
Objective

The fundamental investment objective is to achieve long-term capital appreciation through investments in high-quality equity securities issued principally by Canadian corporations judged to offer high growth potential.

Key Reasons To Own

- The Fund provides you with the opportunity to gain exposure to Canadian growth companies while aiming for a superior risk-adjusted return.
- Under the guidance of an experienced portfolio management team, the Fund could also benefit from the long term growth potential of the global economy.

Growth Of \$10,000



Historical Performance (%)

Performance as of Jan 31, 2017

| 1 Mo | 3 Mo | 6 Mo | 1 YR | 2 YR | 3 YR | 5 YR | 10 YR | Inception | Inception Date |
|-------|------|------|-------|------|------|------|-------|-----------|----------------|
| -0.20 | 3.28 | 6.05 | 21.56 | 5.43 | 5.84 | 6.25 | 3.06 | 5.76 | 11/01/2000 |

Calendar Performance (%)

| YTD | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------|-------|-------|------|-------|------|--------|-------|-------|
| -0.20 | 19.58 | -7.98 | 7.02 | 15.15 | 3.74 | -11.15 | 16.91 | 47.19 |

Management Team



Mike O'Brien,
Managing Director



Justin Flowerday,
Vice President and Director

Risk

| |
|---|
| H |
| M |
| L |

Investment Style

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| | | |

Fund Details

Portfolio Adviser

TD Asset Management Inc.

Category

Canadian Focused Equity

Benchmark

S&P/TSX Composite Total Return Index

Total Fund Assets (Millions)**

\$4902.05

MER

2.18% MER as of June 30, 2016

Early Redemption Fee

Up to 2% of purchase cost if redeemed within 7 days of purchase.

Minimum Investment

\$500

Minimum Subsequent Investment

\$100

Minimum Pre-authorized Purchase Plan

Amount

\$25



TD Asset Management

TD Canadian Index Fund - e

Price As On: Feb 21, 2017

\$26.05 0.14 (0.54%)

Fund Code-TDB900

Objective

The fundamental investment objective is to provide long-term growth of capital primarily by purchasing Canadian equity securities to track the performance of the S&P/TSX Composite Total Return Index. The Index is comprised of Canadian issuers traded on the Toronto Stock Exchange.

Key Reasons To Own

- One-step exposure to large, well-established Canadian companies
- Low MER
- Lower turnover of securities results in fewer realized (taxable) capital gains, making this Fund tax efficient

Historical Performance (%)

Performance as of Jan 31, 2017

| 1 Mo | 3 Mo | 6 Mo | 1 YR | 2 YR | 3 YR | 5 YR | 10 YR | Inception | Inception Date |
|------|------|------|-------|------|------|------|-------|-----------|----------------|
| 0.84 | 4.72 | 6.85 | 23.10 | 5.19 | 6.75 | 7.19 | 4.42 | 6.37 | 11/26/1999 |

Calendar Performance (%)

| YTD | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|------|-------|-------|-------|-------|------|-------|-------|-------|
| 0.84 | 20.63 | -8.53 | 10.23 | 12.63 | 6.85 | -8.89 | 17.19 | 34.63 |

Management Team



Wilcox Chan,
Vice President and Director



Dino Vevaina,
Vice President & Director

Risk

| |
|---|
| H |
| M |
| L |

Investment Style

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Fund Details

Portfolio Adviser

TD Asset Management Inc.

Category

Canadian Equity

Benchmark

S & P/TSX Composite Total Return Index

Total Fund Assets (Millions)**

\$1354.51

MER

0.33% MER as of June 30, 2016

Early Redemption Fee

Up to 2.00% of purchase cost if redeemed within 30 days of purchase.

Minimum Investment

\$100

Minimum Subsequent Investment

\$100

Minimum Pre-authorized Purchase Plan

Amount

\$25.00



TD Asset Management

TD International Growth Fund - I

Price As On: Feb 21, 2017

\$10.55 0.08 (0.76%)

Fund Code-TCB201

Objective

The fundamental investment objective is to achieve long-term capital growth by investing primarily in stocks and other securities of, or with exposure to, companies outside Canada and the U.S.

Key Reasons To Own

- An integrated approach to investing in the 4 largest markets outside of the U.S.: Europe, the U.K., Japan and Asia.
- The investment strategy focuses on high-quality growth companies that are market leaders.

Growth Of \$10,000



Historical Performance (%)

Performance as of Jan 31, 2017

| 1 Mo | 3 Mo | 6 Mo | 1 YR | 2 YR | 3 YR | 5 YR | 10 YR | Inception | Inception Date |
|-------|-------|-------|-------|-------|------|------|-------|-----------|----------------|
| -1.14 | -1.12 | -1.22 | -4.83 | -1.77 | 2.15 | 7.50 | -0.90 | 0.88 | 09/06/2006 |

Calendar Performance (%)

| YTD | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------|-------|-------|-------|-------|-------|--------|------|-------|
| -1.14 | -8.01 | 17.07 | -0.94 | 25.84 | 14.56 | -14.18 | 1.34 | 16.03 |

Management Team



Charles Edwardes-Ker,
Vice President and Director



David Mau,
Vice President

Risk



Investment Style



Fund Details

Portfolio Adviser

TD Asset Management Inc.

Category

International Equity

Benchmark

MSCI EAFE Index Net Dividend C\$

Total Fund Assets (Millions)**

\$1314.56

MER

2.56% MER as of June 30, 2016

Early Redemption Fee

Up to 2% of purchase cost if redeemed within 7 days of purchase.

Minimum Investment

\$100

Minimum Subsequent Investment

\$100

Minimum Pre-authorized Purchase Plan Amount

\$25



TD Asset Management

TD International Index Fund - e

Price As On: Feb 21, 2017

\$12.58 0.05 (0.40%)

Fund Code-TDB911

Objective

The fundamental investment objective is to track the Morgan Stanley Capital International Europe, Australasia and Far East Index (MSCI EAFE Index). The MSCI EAFE Index is a broadly diversified index consisting of equity securities of companies domiciled in developed markets outside the U.S. and Canada.

Key Reasons To Own

- One-step exposure to large, well-established overseas companies included in the MSCI EAFE Index
- Low MER
- Complements active investment style

Historical Performance (%)

Performance as of Jan 31, 2017

| 1 Mo | 3 Mo | 6 Mo | 1 YR | 2 YR | 3 YR | 5 YR | 10 YR | Inception | Inception Date |
|-------|------|------|------|------|------|-------|-------|-----------|----------------|
| -0.24 | 0.76 | 2.76 | 2.48 | 2.19 | 5.51 | 11.29 | 1.64 | 2.20 | 10/10/2000 |

Calendar Performance (%)

| YTD | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------|-------|-------|------|-------|-------|--------|------|------|
| -0.24 | -2.66 | 18.90 | 2.48 | 29.59 | 15.46 | -10.02 | 1.71 | 9.52 |

Management Team



Wilcox Chan,
Vice President and Director



Dino Vevaina,
Vice President & Director

Risk



Investment Style



Fund Details

Portfolio Adviser

TD Asset Management Inc.

Category

International Equity

Benchmark

MSCI EAFE Net Dividend C\$

Total Fund Assets (Millions)**

\$532.71

MER

0.51% MER as of June 30, 2016

Early Redemption Fee

Up to 2.00% of purchase cost if redeemed within 30 days of purchase.

Minimum Investment

\$100

Minimum Subsequent Investment

\$100

Minimum Pre-authorized Purchase Plan Amount

\$25.00



TD Asset Management

TD Comfort Balanced Growth Portfolio

Price As On: Feb 21, 2017

\$17.69 0.06 (0.34%)

Fund Code-TDB887

Objective

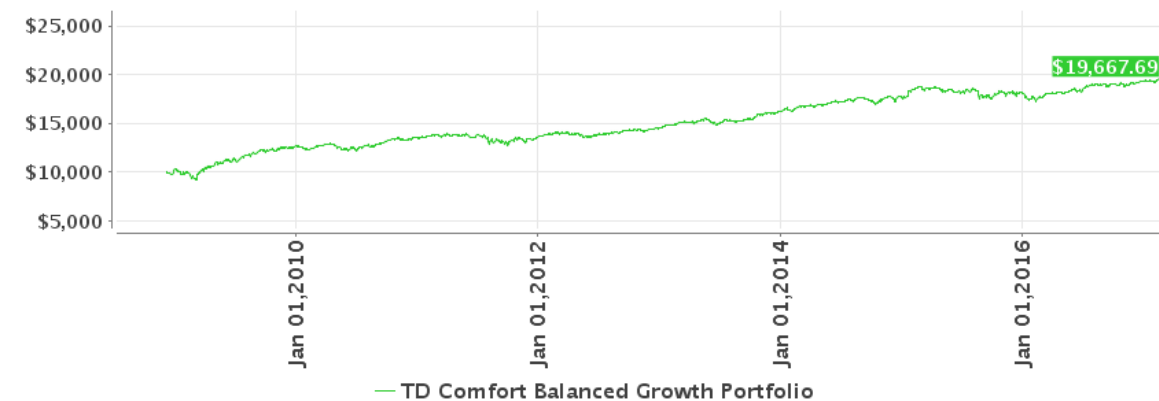
The fundamental investment objective is to seek to generate long-term capital growth while also providing the opportunity to earn some interest and/or dividend income.

The Fund invests the majority of its assets in securities of other mutual funds, with an emphasis on mutual funds investing in equities for potential long-term capital growth.

Key Reasons To Own

- A portfolio comprised of high-quality TD Mutual Funds
- Professional portfolio management
- A convenient way to help you reach your investment goals

Growth Of \$10,000



Historical Performance (%)

Performance as of Jan 31, 2017

| 1 Mo | 3 Mo | 6 Mo | 1 YR | 2 YR | 3 YR | 5 YR | 10 YR | Inception | Inception Date |
|-------|------|------|------|------|------|------|-------|-----------|----------------|
| -0.28 | 0.99 | 1.28 | 7.92 | 2.36 | 5.50 | 6.81 | - | 8.35 | 12/08/2008 |

Calendar Performance (%)

| YTD | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------|------|------|------|-------|------|------|------|-------|
| -0.28 | 6.45 | 2.30 | 8.77 | 11.95 | 7.40 | 0.30 | 7.33 | 23.40 |

Management Team



Geoff Wilson,
Managing Director, TDAM

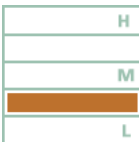


David McCulla,
Vice President and Director,
TDAM

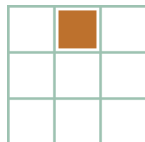


Amol Sodhi,
Vice President

Risk



Investment Style



Fund Details

Portfolio Adviser

TD Asset Management Inc.

Category

Global Neutral Balanced

Benchmark

40% FTSE TMX Canada Universe Bond Index; 30% S&P/TSX Composite Total Return Index; 30% MSCI World Index C\$

Total Fund Assets (Millions)**

\$6048.08

MER

2.02% MER as of June 30, 2016

Early Redemption Fee

Up to 2.00% of purchase cost if redeemed within 7 days of purchase.

Minimum Investment

\$100

Minimum Subsequent Investment

\$100



TD Asset Management

TD Managed Index Balanced Growth Portfolio - e

Price As On: Feb 21, 2017

\$13.52 0.05 (0.37%)

Fund Code-TDB852

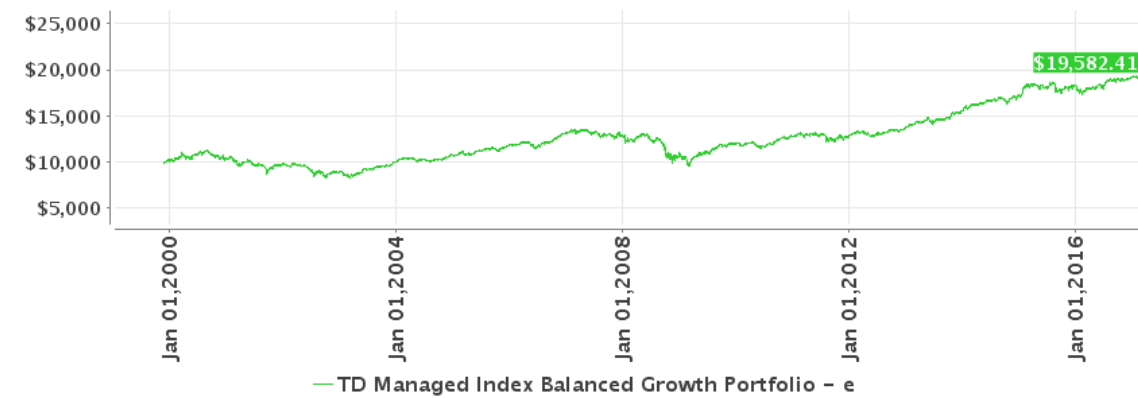
Objective

The fundamental investment objective is to generate long- term capital growth while also providing the opportunity to earn some interest and dividend income. The Portfolio invests primarily in units of TD Index Mutual Funds, with an emphasis on mutual funds which focus on equities for greater potential capital growth. The Portfolio may also invest directly in guaranteed investment certificates, bonds issued by the Canadian or provincial governments and Strip Bonds. The fundamental investment objective may only be changed with the approval of a majority of unitholders at a meeting called for that purpose.

Key Reasons To Own

- Constructed using a blend of equities and fixed income, the TD Managed Index Balanced Growth Portfolio provides a balance between long-term capital appreciation and the opportunity for income.
- The TD Managed Assets Program is a professionally constructed, managed and monitored solution, designed to moderate the effect of market volatility through multi-facet diversification.

Growth Of \$10,000



Historical Performance (%)

Performance as of Jan 31, 2017

| 1 Mo | 3 Mo | 6 Mo | 1 YR | 2 YR | 3 YR | 5 YR | 10 YR | Inception | Inception Date |
|-------|------|------|------|------|------|------|-------|-----------|----------------|
| -0.30 | 0.76 | 1.24 | 6.83 | 3.01 | 6.45 | 7.90 | 3.69 | 3.84 | 11/26/1999 |

Calendar Performance (%)

| YTD | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------|------|------|------|-------|------|-------|------|------|
| -0.30 | 5.06 | 6.54 | 9.62 | 13.89 | 7.41 | -0.19 | 6.79 | 9.56 |

Management Team



Geoff Wilson,
Managing Director, TDAM



David McCulla,
Vice President and Director,
TDAM

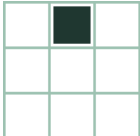


Xin Chen,
Vice President

Risk



Investment Style



Fund Details

Portfolio Adviser

TD Asset Management Inc.

Category

Global Neutral Balanced

Benchmark

40% FTSE TMX Canada Universe Bond Index; 40% MSCI World Index Net Dividend C\$; 20% S&P/TSX Composite Total Return Index

Total Fund Assets (Millions)**

\$28.11

MER

1.27% MER as of June 30, 2016

Early Redemption Fee

Up to 2.00% of purchase cost if redeemed within 30 days of purchase.

Minimum Investment

\$2000

Minimum Subsequent Investment

\$100

However, TD e-series are notoriously difficult to acquire, it takes a bit of time and a bit of patience to be able to set an account up, mainly because when you walk into any TD branch, no one knows what the heck you're talking about.

—youngandthrifty.ca

The reason, I believe, that TD bank branch employees do not know what you're talking about is because it is an e-series fund. That means that TD bank doesn't waste their money teaching branch employees the details of the fund because it is all done online.

—youngandthrifty.ca

Zero Portfolio

with Nanci K. Murdock, CFA

