

## **TD Investment Savings Account TD Investment Savings Account (F Series)**

The TD Investment Savings Account is a product for investors seeking flexible fixed income options. Grow your savings in a product that pays a competitive interest rate, and enjoy the security of having your money held in Canadian currency accounts that are CDIC-eligible. The TD Investment Savings Account is offered exclusively through registered investment dealers and mutual fund dealers in Canada, and is available to Canadian residents only.

### **Key Benefits**

#### **Growth**

- Earnings potential with competitive rates
- Interest accrued daily and paid monthly (current interest rates posted at [www.tdassetmanagement.com/isa](http://www.tdassetmanagement.com/isa))

#### **Flexibility**

- Available for non-registered accounts and all registered accounts, including Tax-Free Savings Accounts
- Also available in U.S. dollars

#### **Added security**

- TD Investment Savings Accounts denominated in Canadian dollars are eligible for CDIC coverage<sup>1</sup>
- Offered through TD Asset Management Inc. and issued by The Toronto-Dominion Bank and its deposit-issuing subsidiaries
- CDIC coverage of Canadian currency accounts is separately available through each of TD Bank Group's deposit issuers:
  - 1) The Toronto-Dominion Bank (TDB)
  - 2) TD Mortgage Corporation (TDMC)
  - 3) TD Pacific Mortgage Corporation<sup>2</sup> (TDPMC)
  - 4) The Canada Trust Company (CTC)
- The Toronto-Dominion Bank is one of only a few banks globally to be rated Aa1 by Moody's<sup>3</sup>

#### **Convenience**

- Ease of access to funds
- T+1 settlement (purchase and redemption)
- No maturity dates or locked-in periods
- The TD Investment Savings Account is 95% marginable up to \$1MM<sup>4</sup>



## Product Features

<b>Fund Codes</b>	<p>TDB8150: TD Investment Savings Account</p> <p>TDB8151: TD Investment Savings Account – F Series</p> <p>TDB8155: TD Investment Savings Account (TDMC)</p> <p>TDB8156: TD Investment Savings Account (TDMC) – F Series</p> <p>TDB8157: TD Investment Savings Account (TDPMC)</p> <p>TDB8158: TD Investment Savings Account (TDPMC) – F Series</p> <p>TDB8159: TD Investment Savings Account (CTC)</p> <p>TDB8160: TD Investment Savings Account (CTC) – F Series</p> <p>TDB8152: TD Investment Savings Account (USD)<sup>5</sup></p> <p>TDB8153: TD Investment Savings Account (USD) – F Series</p>
<b>Investment Type</b>	Deposit of a Canadian bank
<b>CDIC Eligible</b>	<p>TD Investment Savings Account denominated in Canadian dollars</p> <p>Available through four TD Bank Group deposit issuers</p>
<b>Currency</b>	Canadian and/or U.S. dollars, as applicable
<b>Availability</b>	<p>Canadian residents only</p> <p>Non-registered and registered accounts, including Tax-Free Savings Accounts</p>
<b>Interest Rate</b>	<p>Interest calculated daily, paid monthly, subject to change at any time without prior notice</p> <ul style="list-style-type: none"> <li>• Current interest rates posted at <a href="http://www.tdassetmanagement.com/isa">www.tdassetmanagement.com/isa</a></li> <li>• Interest reinvests</li> </ul>
<b>Maximum Deposit</b>	\$5,000,000 for The Toronto-Dominion Bank and \$150,000 for TD Mortgage Corporation (TDMC), TD Pacific Mortgage Corporation (TDPMC) and The Canada Trust Company (CTC)
<b>Minimum Deposit</b>	\$1,000 <sup>6</sup> (in the currency in which the account is denominated)
<b>Minimum Subsequent</b>	\$100 <sup>6</sup> (in the currency in which the account is denominated)
<b>Margin Eligibility</b>	95% margin availability up to \$1 million (available through an approved margin account)
<b>Additional Information</b>	<p>The TD Investment Savings Account is a deposit and not a mutual fund. It is not issued by prospectus. Clients will receive a Terms and Conditions document also available on <a href="http://www.tdassetmanagement.com/isa">www.tdassetmanagement.com/isa</a></p> <p>Transactions in this product may appear on a client broker dealer statement under the industry standard “Mutual Fund” heading.</p>



<sup>1</sup> Subject to CDIC rules and regulations.

<sup>2</sup> Not available to clients resident in the Province of Quebec.

<sup>3</sup> For long term debt (deposits) of The Toronto-Dominion Bank, as at January 28, 2013. Credit ratings are not recommendations to purchase, sell, or hold a financial obligation inasmuch as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

<sup>4</sup> The TD Investment Savings Account may be marginable up to 95% through an approved margin account. Please consult your dealer/advisor for further details.

<sup>5</sup> The TD Investment Savings Account denominated in U.S. dollars is not eligible for CDIC insurance.

<sup>6</sup> Dealers/advisors may have higher minimum amounts.

The TD Investment Savings Account denominated in Canadian dollars is offered by The Toronto-Dominion Bank, TD Mortgage Corporation, TD Pacific Mortgage Corporation and The Canada Trust Company, through TD Asset Management Inc., which is a wholly owned subsidiary of The Toronto-Dominion Bank. The TD Investment Savings Account denominated in U.S. dollars is offered only by The Toronto-Dominion Bank. Dealers/Advisors may receive commissions and/or trailing fees from the purchase of the TD Investment Savings Account. ®/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.