

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 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 on the [TD Asset Management](#) website)

Flexibility

Available for non-registered accounts and registered accounts⁵, including Tax-Free Savings Accounts also available in U.S. dollars

Added security

TD Investment Savings Accounts are eligible for CDIC coverage¹
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 (TDPMC²)
4) The Canada Trust Company (CTC)

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 \$1MM³

Product Features

Fund Codes	<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)</p> <p>TDB8153: TD Investment Savings Account (USD) – F Series</p>
Investment Type	Deposit of a Canadian bank
CDIC Eligible	<p>TD Investment Savings Account</p> <p>Available through four TD Bank Group deposit issuers</p>
Currency	Canadian and/or U.S. dollars, as applicable
Availability	<p>Canadian residents only. Non-registered and registered accounts, including Tax-Free Savings Accounts.</p> <p>Not currently available within FHSA</p>
Interest Rate	<p>Interest calculated daily, paid monthly, subject to change at any time without prior notice</p> <p>Current interest rates posted on the TD Asset Management website</p> <p>Interest reinvests</p>
Maximum Deposit	\$50,000,000 for The Toronto-Dominion Bank and \$150,000 for TD Mortgage Corporation (TDMC), TD Pacific Mortgage Corporation (TDPMC) and The Canada Trust Company (CTC)
Minimum Deposit	\$100 (in the currency in which the account is denominated) ⁴
Minimum Subsequent	\$100 (in the currency in which the account is denominated) ⁴
Margin Eligibility	95% margin availability up to \$1 million (available through an approved margin account)
Additional Information	<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 the TD Asset Management website.</p> <p>Transactions in this product may appear on a client broker dealer statement under the industry standard “Mutual Fund” heading.</p>



¹ Subject to CDIC rules and regulations.

² Not available to residents of the Province of Quebec.

³ The TD Investment Savings Account may be margin able up to 95% through an approved margin account. Please consult your dealer advisor for further details.

⁴ Dealers/advisors may have higher minimum amounts.

⁵ Not currently available within FHSA

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.