



## TD AUTOMATED INVESTING AND TD AUTOMATED INVESTING PLUS FAQs

Thank you for your interest in TD Automated Investing and TD Automated Investing Plus. These FAQs provide answers to many of your most important questions, but please review the TD Automated Investing and TD Automated Investing Plus Form ADV Part 2A, Appendix 1, Wrap Fee Program Brochure ("TD Automated Investing Wrap Fee Brochure") available [here](#) and TDPCW Form CRS available [here](#) for more information.

### ABOUT TD AUTOMATED INVESTING AND TD AUTOMATED INVESTING PLUS

#### 1. What is a robo-advisor?

A robo-advisor is an online digital investment advisory platform that utilizes a digital tool to recommend a portfolio, automatically invest funds, and strategically reallocate them in alignment with your investment goal and risk profile.

#### 2. What are TD Automated Investing and TD Automated Investing Plus?

TD Automated Investing is an online digital goals-based investment advisory program that uses digital tools to help automate investing. TD Automated Investing is a "robo" advisor. You primarily use your computer, smartphone, or tablet to access and interact with your TD Automated Investing account.

TD Automated Investing Plus offers the same online digital goals-based investment advisory program as TD Automated Investing, but gives you access to a team of "live" professional financial advisors who can help answer questions about your TD Automated Investing account and prepare a financial plan for you. TD Automated Investing Plus is a "hybrid-robo" advisor.

#### 3. How do I know if TD Automated Investing or TD Automated Investing Plus is right for me?

A TD Automated Investing account may be right for you if:

- you are comfortable with an online digital investment advisory program with professionally managed portfolios
- you are comfortable with goals-based investing; and
- you are looking for a lower fee and a lower investment minimum advisory program that offers professionally managed portfolios

A TD Automated Investing Plus account may be right for you if:

- you are comfortable with an online digital investment advisory program with professionally managed portfolios
- you are comfortable with goals-based investing;
- you want access to a team of professional financial advisors; and
- you are comfortable starting with a higher minimum and paying higher fees than TD Automated Investing

#### **4. What is the minimum amount required to open a TD Automated Investing or TD Automated Investing Plus account?**

You may open a TD Automated Investing account with a minimum of \$1,000. You may open a TD Automated Investing Plus account with a minimum of \$25,000.

#### **5. What are the fees for TD Automated Investing and TD Automated Investing Plus? How are they charged?**

Wrap Fee:

TD Automated Investing and TD Automated Investing Plus clients pay an annual asset-based Wrap Fee for participating in the TD Automated Investing or TD Automated Investing Plus program (subject to any applicable discounts, promotions or adjustments). The Wrap Fee is a single (or “wrap” or “bundled”) fee that covers the investment advisory, custodial, brokerage, and IRA establishment and maintenance services provided. You pay the Wrap Fee on the TD Strategic Portfolio and any cash in your account.

Clients pay a tiered annual asset-based fee (“Wrap Fee”) as described below:

##### **Annual Wrap Fee:**

- TD Automated Investing: 0.30% of assets in the account
- TD Automated Investing Plus: 0.60% of assets in the account

##### **Minimum Annual Wrap Fee per account:**

- TD Automated Investing Minimum Annual Fee is \$15 for accounts between \$1,000 and \$5,000
- TD Automated Investing Plus Minimum Annual Fee is \$250

The Wrap Fee is deducted quarterly for each TD Automated Investing or TD Automated Investing Plus account in arrears based upon the average daily balance of all assets held in each account (including cash) for the quarter. Each TD Automated Investing and/or TD Automated Investing Plus you open will be charged a separate Wrap Fee and any other fees and expenses. The Wrap Fee includes brokerage commissions for trades executed at the clearing broker and its custodial charges, but does not include other fees (see 6. Below).

#### **6. What other fees will I be charged?**

You will be charged additional internal fees, expenses and charges imposed by the ETFs and Mutual Funds that comprise your TD Strategic Portfolio. There are other fees and expenses that you may be charged that you can read about in the TD Automated Investing Wrap Fee Brochure available [here under Additional Fees](#).

#### **7. What Types of TD Automated investing and TD Automated Investing Plus Accounts are available?**

You can open the following account types:

- Individual taxable account;

- Taxable Joint Tenants with Rights of Survivorship account;
- Tax deferred Traditional IRA account or Roth IRA account

**We are not able to open a Traditional or Roth IRA account using a rollover from a Retirement Plan account.**

#### **8. How do I open a TD Automated Investing and/or TD Automated Investing Plus account?**

Use a browser on your computer, tablet or smart phone and search for TD Automated Investing and click the "Get Started" prompt.

Use the TD Automated Investing and TD Automated Investing Plus online assessment tool to select a goal, answer a few questions about yourself and complete a risk tolerance questionnaire ("RTQ"). Our robo-advisor will recommend a portfolio of professionally managed exchanged traded funds ("ETFs") and mutual funds—a TD Strategic Portfolio—consistent with your RTQ results. If you would like to open an account, complete the online account opening application and fund your account. You will receive a unique login so that you can access your TD Automated Investing and TD Automated Investing Plus account at any time.

Once your account is open and funded, our financial professionals will manage your selected TD Strategic Portfolio in accordance with your risk profile.

You can log into your TD Automated Investing or TD Automated Investing Plus account at any time to access to your account balances, your account performance, your account statements, trade confirmations, prospectuses, proxy voting materials, tax documents, legal agreements, regulatory documents and additional related account notices and documents.

You must be at least 18 years old and a United States Citizen or United States Green Card holder who permanently resides in the United States and who has a permanent United States address.

#### **HOW DO YOU MANAGE MY TD AUTOMATED INVESTING OR TD AUTOMATED INVESTING PLUS ACCOUNT?**

##### **9. TD Strategic Portfolios**

TD Automated Investing and TD Automated Investing Plus offers professionally managed TD Strategic Portfolios that are matched to your risk profile.

Our investment professionals use exchange traded funds ("ETFs") and/or Mutual Funds to build TD Strategic Portfolios based on our long-term outlook for various asset classes. The TD Strategic Portfolios are built using analytical tools and consider a variety of factors including historical rates of return and risk for a broad range of asset classes, correlation across asset classes and downside risk metrics. You will receive prospectuses for the Mutual Funds and/or ETFs in which you are invested.

The investments in TD Strategic Portfolios are subject to market movements. All investments, including TD Automated Investing and TD Automated Investing Plus, involve the risk of loss. You could lose money investing with TD Automated Investing or TD Automated Investing Plus.

You are entitled to place reasonable restrictions on the management of your account. Please call the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time for additional information.

#### **10. TD Strategic Portfolio Automated Rebalancing**

Rebalancing investments is the process of buying and selling investments to help keep a portfolio in line with an investment strategy. Each TD Automated Investing and/or TD Automated Investing Plus client's account is automatically rebalanced at least semi-annually. TD Automated Investing and TD Automated Investing Plus' rebalancing logic automatically determines whether and when to buy and sell securities in a client's account. To rebalance an account, TD Automated Investing and TD Automated Investing Plus' rebalancing logic will generally cause the sale of ETFs and/or Mutual Funds that are overweight relative to the target asset allocations and the purchase of ETFs and/or Mutual Funds that are underweight.

#### **HOW TO FUND A TD AUTOMATED INVESTING AND/OR TD AUTOMATED INVESTMENT PLUS ACCOUNT**

##### **11. How do I fund a TD Automated Investing and TD Automated Investing Plus account?**

You must fund your TD Automated Investing and TD Automated Investing Plus account with cash. After your TD Automated Investing and TD Automated Investing Plus account is opened, you can link your account to your bank account to fund your account. You may also fund your account by personal check.

**Important:** You may fund a new Traditional Individual Retirement Account ("IRA") or a new Roth IRA TD Automated Investing or Automated Investing Plus account by contributing cash into your account, but you are responsible for understanding and complying with the IRS' annual contribution limits.

- If you have an existing Traditional IRA account or a Roth IRA account at a financial services firm outside of TDPCW and would like to transfer these IRA assets to a Traditional IRA or Roth IRA TD Automated Investing or TD Automated Investing Plus account, you must liquidate your existing Traditional IRA or Roth IRA to cash and transfer the cash further to a completed, signed and dated Transfer Form. Please call the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time to request a Transfer Form.
- There are annual contribution limits on Traditional IRA and Roth IRA accounts and income limits on Roth IRA accounts. You are solely responsible for ensuring that you do not exceed the contribution limits in funding your Traditional IRA or Roth IRA account and your income does not exceed the IRS' income limits for a Roth IRA account. Questions about IRS rules regarding IRA contributions should be directed to your tax professional.

## **12. How do I add funds to my TD Automated Investing and/or TD Automated Investing Plus account?**

You can link your bank account and add funds to your account at your convenience through your online TD Automated Investing and TD Automated Investing Plus account. You can also set up recurring transfers for periodic contributions through your online TD Automated Investing and TD Automated Investing Plus account.

## **HOW DOES MY TD AUTOMATED INVESTING AND/OR TD AUTOMATED INVESTING PLUS ACCOUNT WORK FOR ME?**

## **13. How does TD Automated Investing and TD Automated Investing Plus support my Traditional IRA and Roth IRA TD Automated Investing and/or TD Automated Investing Plus account?**

If you are the owner of TD Automated Investing and/or Automated Investing Plus Traditional or Roth IRA account, you must call the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time:

- To raise cash and/or make withdrawals, including RMDs (withdrawals will require you to complete and sign an IRA Distribution Form),
- To request a Transfer Form to transfer cash in a Traditional or Roth IRA outside of TDPCW to a Tradition IRA or Roth IRA account at TD Automated Investing or TD Automated Investing Plus,
- To update, change or modify an IRA Designation of Beneficiary Form (Note: you will be required to complete and sign a NEW IRA Designation of Beneficiary form), To complete an IRA Spousal Consent form if you are a resident of a Community Property State and you wish to name a person, other than your spouse, as your Primary Beneficiary.

## **14. Who should I contact if there are technical issues with TD Automated Investing or TD Automated Investing Plus account?**

Please contact the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time.

## **15. How do I make withdrawals from my account?**

If you have a taxable individual or joint account, you can raise cash and make withdrawals by logging into your TD Automated Investing and/or TD Automated Investing Plus Account or by calling the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time.

**Withdrawals from an IRA account cannot be made online.** If you have an IRA account, you will need to contact the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time to make a withdrawal.

## **16. When do I need to contact the TD Private Client Wealth Service Team?**

You must call the TD Private Client Wealth Service Team at 1-833-981-8324 Monday through Friday 9AM - 5PM Eastern Standard Time for the following requests for all TD Automated Investing or Automated Investing Plus Accounts:

- Terminate an existing TD Automated Investing or TD Automated Investing Plus Account
- Place a restriction on the management of your TD Automated Investing and/or TD Automated Plus Account
- Change your risk tolerance after your TD Automated Investing or TD Automated Investing Plus account is opened
- Notify us of an error in your account statement
- Notify us of an error in a trade confirmation statement
- Opt-out of the TD Wealth Cash Sweep Program
- Receive responses to the TDPCW Form CRS Conversation Starters

**IMPORTANT DISCLOSURES**

TD Private Client Wealth LLC (TDPCW), a US Securities and Exchange Commission registered investment adviser and broker-dealer and member FINRA/SIPC is a wholly owned subsidiary of TD Bank, N.A. (TD Bank), member FDIC. TD Automated Investing and TD Automating Investing Plus are automated robo-investment advisory offerings of a wrap fee program sponsored by TDPCW. Epoch Investment Partners, Inc. (Epoch) is a US Securities and Exchange Commission registered investment adviser that provides investment management services to TDPCW. TD Bank, TDPCW, and Epoch are affiliates.

The information provided in this FAQ is for general informational purposes only and should not be considered an offer or solicitation or advice to buy or sell any security, an individualized recommendation or personalized investment advice. It is general in scope; educational in nature; and may not be relied upon as investment, legal or tax advice in making any determination whether to take action.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Asset allocation/diversification does not guarantee a profit or protect against a loss.

<b>SECURITIES AND INVESTMENTS</b>		
<b>NOT FDIC INSURED</b>	<b>NO BANK GUARANTEE</b>	<b>MAY LOSE VALUE</b>