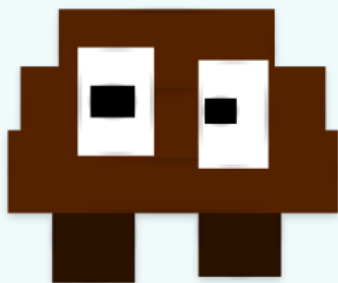


How to take your savings  
to the next level



How it  
works...

## How to 'audit' your savings tools?

**1 PICK AN AMOUNT:** It can be any account you use to save!  
(RRSP, TFSA, Savings account, etc...)

I'm going to audit my

*Old RRSP account that I forgot to close*

**2 DIG UP SOME INFO:** It can usually be found online, check  
your bank's website!

How much money is in there:

*52.84*

How often do you transfer money in:

*monthly*

How often do you transfer money out:

*never*

How much are the fees on the account:

*2.23%*

How much have you earned on the  
account this year (by interest, or investments):

What did you open this account for:

*Long-term savings*

Do you think it's doing that job well?:

*No*

If it's an investment account:

- Do you understand what you're invested in?

*No*

- What's the 'risk profile'?

*Medium*

**3 REFLECT:** Write down any questions that came  
up during your audit

- These are some of the questions I had when I switched from this account.*
- What's a normal account fee? Am I actually earning what they say I am? What does fixed income mean? How do I actually figure out my risk profile? Is this account good?*
- Is this a good place to put my long-term savings?*

Where I  
found it

This is an old RRSP of mine...

Found on my online bank page under  
accounts

### Your Mutual Fund Holdings

Select	Investments	Units Held	Price Per Unit	Market Value	% Holdings	Book Value
<input type="radio"/>	<u>TD Comfort Growth Portfolio**</u>	2.870	\$18.41	\$52.84	4.720	\$46.97

After I clicked on it... this popped up... where you can track both the  
transfers in and out... but also how much the value has changed this year...

[Bottom](#)

Date	Trans. Type	Gross Amount	Trans. Charge	Net Amount	Unit Price	Trans. Units
Dec 17, 2015	Re-invested Dividend	\$0.31		\$0.31	\$17.5600	0.018
Dec 31, 2014	Contribution Tax Receipt	\$350.00		\$350.00	\$0.0000	0.000
Dec 17, 2014	Re-invested Dividend	\$0.20		\$0.20	\$17.2700	0.012
Nov 19, 2014	Transfer/Exchange Out	\$240.00		\$240.00	\$17.4800	13.730
Nov 19, 2014	Transfer/Exchange Out	\$240.00		\$240.00	\$17.4800	13.730
Nov 19, 2014	Transfer/Exchange Out	\$144.00		\$144.00	\$17.4800	8.238
Nov 19, 2014	Transfer/Exchange Out	\$288.00		\$288.00	\$17.4800	16.476
Sep 30, 2014	PPP Purchase	\$50.00		\$50.00	\$17.1500	2.915
Aug 29, 2014	PPP Purchase	\$50.00		\$50.00	\$17.4700	2.862
Jul 31, 2014	PPP Purchase	\$50.00		\$50.00	\$17.1400	2.917

[Top](#)

[Return to Account Details](#)

[Return to Account Details](#)

\*\*A short-term trading fee of up to 2%, payable to the fund, may apply to all units of TD Mutual Funds (except money market funds). Please refer to the applicable fund facts documents for details.



## FUND FACTS

TD Asset Management Inc. (TDAM)

### TD Comfort Aggressive Growth Portfolio – Investor Series

July 28, 2016

This document contains key information you should know about TD Comfort Aggressive Growth Portfolio. You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, contact TDAM at 1-800-588-8054 or [tdadvisor@td.com](mailto:tdadvisor@td.com) or visit [tdassetmanagement.com](http://tdassetmanagement.com).

Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

#### Quick facts

Fund code	TDB889	Fund manager	TD Asset Management Inc.
Date series started	December 8, 2005	Investment manager	TD Asset Management Inc.
Total value of the fund on May 31, 2016	\$968,784,466	Distributions	On or about each calendar quarter end
Management expense ratio (MER)	2.23%	Minimum investment	\$100 initial; \$100 additional

#### What does the fund invest in?

The fund invests mainly in a mix of TD Mutual Funds with a focus on long term capital growth. Up to 80% of the fund may be invested in foreign securities.

The charts below give you a snapshot of the fund's investments on May 31, 2016. The fund's investments will change.

#### Top 10 investments (May 31, 2016)

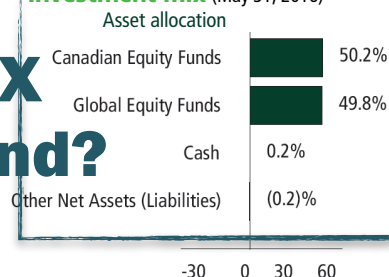
1. Epoch Global Equity Fund, O-Series	25.1%
2. TD Global Low Volatility Fund, O-Series	24.7%
3. TD Canadian Equity Fund, O-Series	20.1%
4. TD Canadian Value Fund, O-Series	19.9%
5. TD Dividend Growth Fund, O-Series	10.2%
6. Cash	0.2%

Total percentage of top 10 investments 100.2%

Total number of investments 6

## ASSET MIX understand?

#### Investment mix (May 31, 2016)



#### How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

#### Risk rating

TDAM has rated the volatility of this fund as **medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the sections entitled "What are the risks of investing in the Fund?" and "Who should invest in the Fund?" in the fund's simplified prospectus.

#### No guarantees

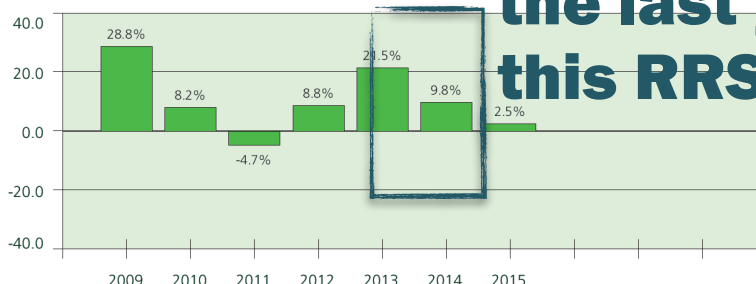
Like most mutual funds, this fund is not guaranteed or insured. You may not get back the amount of money you invest.

#### How has the fund performed?

This section tells you how Investor Series securities of the fund have performed over the past 7 years. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

#### Year-by-year returns

This chart shows how Investor Series securities of the fund have performed in each of the past 7 completed calendar years. The fund's performance in 2015 was 2.5%. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



It says I should  
have gained 9.8%  
the last year I had  
this RRSP... did I?

Your  
turn...

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