

# TD WIN Transaction Reporting Worksheet

TD Wealth Management Services Inc.

Is this customer purchasing multiple annuities related to this transaction? Y or N  
This is sale # \_\_\_\_\_ of \_\_\_\_\_

## All original signed documents must be sent to NJ5-001-129 when:

- **Paper Life Insurance:** Immediately after you've signed with your client
- **EBIX Applications:** Once your application status in EBIX is TRANSMITTED or CLOSED

Date:	_____	Work Phone Number #	_____
Client Name:	_____	Your FSMM:	_____
SSN/TIN #	_____	Your WSM: WS Only	_____
Agent Name:	_____	Store Manager:	_____
Workforce ID #	_____	Store State:	_____
Was this sale a result of a referral from another Store? Y or N	_____	Store Name:	_____
Was this a referral from an FSR? Y or N	_____	Referring Store RC #	_____
Referring Advisor:	_____	The Referring Store RC indicated will receive the shadow volume credit for TD WIN reporting.	
		Referring Store Name:	_____

<b>Product Type:</b> ANNUITY or LIFE INSURANCE	<input type="checkbox"/> Non-Qualified
Total Transaction Amount: \$ _____	<input type="checkbox"/> Qualified (WS Only)
Source of funding: INSIDE OR OUTSIDE	

### If Paper Application

- Is a check included and made payable to the Carrier? Y or N

### If EBIX Application (AnnuityNet)

- Did you rename your **TDWMSI** file as the client's last name, first name & date **ex. (TDWMSI Smith John 05032015)?** Y or N
- Did you rename your **CARRIER** file as the client's last name, first name & date **ex. (CARRIER Smith John 05032015)?** Y or N

### Market (Circle one):

Northern New England	Greater Boston	New York
Connecticut	Rhode Island	North
Massachusetts	Carolinas	Suburban NY/Long Island
Upstate New York	North PA/NJ	North Florida
DE/MD/DC/VA	South PA/NJ	South Florida

**AMCBFSRPrincipalReview.Account@td.com**  
**800-368-4675**

## TD Wealth Management Services Inc. Customer Profile

Helping you reach  
your financial goals

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Customer Name

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Date



**Investment and insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and, may be subject to investment risk, including possible loss of value.** Investment and insurance products and services are offered through TD Wealth Management Services Inc., a subsidiary of TD Bank, N.A. TD Wealth Management Services Inc. represents the insurer in placing your insurance, and may provide services to you for that insurer. TD Wealth Management Services Inc. will receive compensation from the insurer in connection with placement of your insurance.

Tell us about yourself					
Primary Customer Name <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms			Secondary Customer Name <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms		
Street Address (P.O box not permitted)			Street Address (P.O box not permitted)		
City		State	City		State
Mailing Address (if different from home address; P.O. boxes may be used)			Mailing Address (if different from home address; P.O. boxes may be used)		
Phone Numbers: Home		Cell	Phone Numbers: Home		Cell
Work			Work		
Email Address			Email Address		
Social Security/TIN #		Date of Birth		Social Security/TIN #	
Date of Birth		Date of Birth		Date of Birth	
Are you only a U.S. Citizen? <input type="checkbox"/> Yes-Skip to employment <input type="checkbox"/> No-Complete Next Section			Are you only a U.S. Citizen? <input type="checkbox"/> Yes-Skip to employment <input type="checkbox"/> No-Complete Next Section		
Non-US Citizenship Information/Dual Citizenship Information Country or Countries of citizenship: _____ Are you a permanent U.S. Resident? <input type="checkbox"/> Yes-Alien Registration Number: _____ <input type="checkbox"/> No-Indicate Visa Type _____			Non-US Citizenship Information/Dual Citizenship Information Country or Countries of citizenship: _____ Are you a permanent U.S. Resident? <input type="checkbox"/> Yes-Alien Registration Number: _____ <input type="checkbox"/> No-Indicate Visa Type _____		
Employment Information <input type="checkbox"/> Employed-List Occupation _____ <input type="checkbox"/> Self-Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed			Employment Information <input type="checkbox"/> Employed-List Occupation _____ <input type="checkbox"/> Self-Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed		
Employer (if self-employed list occupation)			Employer (if self-employed list occupation)		
Employer Address			Employer Address		

**DUE TO THE PASSAGE OF THE "USA PATRIOT ACT", WE ARE REQUIRED TO NOTIFY OUR CUSTOMERS OF THE FOLLOWING:**  
Verification Of Customer Identity - Federal laws and regulations require us to request information from you prior to opening an account or adding an additional signatory to an account. The information we request may vary depending on the circumstances, but at a minimum, will include your name, address, an identification number such as your social security or taxpayer identification number, and for individuals, your date of birth. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time. Based on the information collected, TD Wealth Management Inc. may reject or cancel your application. In all cases, the protection of our customer's identity and confidentiality is our pledge to you.

ID Type <input type="checkbox"/> Driver's License (US Citizens Only) <input type="checkbox"/> US Gov't/Military (US Citizens Only) <input type="checkbox"/> Passport		ID No.	ID Type <input type="checkbox"/> Driver's License (US Citizens Only) <input type="checkbox"/> US Gov't/Military (US Citizens Only) <input type="checkbox"/> Passport		ID No.
		Issuer of ID	Expiration Date		
		Issuer of ID	Expiration Date		

Financial Information: Required for all sales	
1. Gross Annual Household Income Please include income from wages, Social Security, pension/retirement benefits and investments.	\$ _____
2. Total Net Worth Including existing assets, real estate, investment and cash value life insurance holdings, cash, savings, etc.	\$ _____
3. Liquid Net Worth - A portion of Total Net Worth which is readily available Checking, Savings, CDs under 1 year to maturity, bonds, investments and annuities with no surrender fee, etc.	\$ _____
4a. If purchasing an annuity, are you able to access sufficient funds, from other sources, to cover your living expenses and emergencies for 3 months (6 months preferred) without incurring a penalty?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4b. Annual Living Expenses (Monthly Expenses x 12 = Annual Expenses)	\$ _____
5a. Source of funds used to purchase this Annuity or Life Insurance, include original source if the funds were recently moved (Check all that apply) <input type="checkbox"/> Other Annuity <input type="checkbox"/> Inheritance <input type="checkbox"/> Reverse Mortgage <input type="checkbox"/> Life Insurance Surrender <input type="checkbox"/> Savings/Checking <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> IRA to IRA Transfer/Rollover - Rollovers from Employee Benefit Plans are not allowed <input type="checkbox"/> Sale of Stocks/Bonds/Mutual Funds <input type="checkbox"/> Other (Specify) _____	
5b. Rollovers: If you have answered yes to any of the questions below TDWMSI cannot open this annuity as an IRA annuity.	
1. Are the funds being rolled over (used to buy the annuity) coming directly from an employer plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. If the funds purchasing the annuity are in a checking or savings account were they in an employer plan prior to the current account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Does the rollover amount include the current year's required minimum distribution (RMD)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Have you performed a rollover of any IRA funds within the last 12-months (60-day rollover rule)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5c. For Annuities Only: even if you are not using a reverse mortgage as a source of funds to purchase this annuity, please indicate if you have a reverse mortgage.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please explain the use of the reverse mortgage funds: _____	
6. Federal income tax bracket: <input type="checkbox"/> Exempt <input type="checkbox"/> 10% <input type="checkbox"/> 12% <input type="checkbox"/> 22% <input type="checkbox"/> 24% <input type="checkbox"/> 32% <input type="checkbox"/> 35% <input type="checkbox"/> 37%	

**Investment and insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and, may be subject to investment risk, including possible loss of value.** Investment and insurance products and services are offered through TD Wealth Management Services Inc., a subsidiary of TD Bank, N.A. TD Wealth Management Services Inc. represents the insurer in placing your insurance, and may provide services to you for that insurer. TD Wealth Management Services Inc. will receive compensation from the insurer in connection with placement of your insurance.

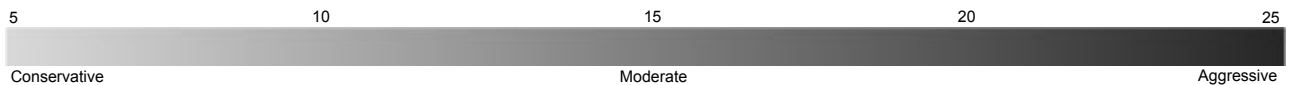
## Financial Objective: Required for all Sales

### Current financial experience:

- None (In the past two years, the owner has not personally engaged in financial transactions.)
- Limited (Includes: credit card, bank account, and transactions for managing monthly expenses.)
- Moderate (Includes items above, plus: auto purchase/lease, retirement/pension accounts, certificate of deposit, etc.)
- Extensive (Includes items above, plus: stocks, bonds, mutual funds, real estate, or other material investments.)

**Risk tolerance:** Please read below and rank 1 to 5 as to whether you agree or disagree with the statements. Mark your choice: 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree

1. To possibly obtain above-average returns on my investments, I am willing to accept above-average investment losses  1  2  3  4  5
2. Staying ahead of inflation is more important to me than maintaining stable principal  1  2  3  4  5
3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.  1  2  3  4  5
4. I do not plan on withdrawing my retirement money for major expenses before I retire  1  2  3  4  5
5. I consider myself knowledgeable about economic issues and personal investing  1  2  3  4  5
6. INVESTOR PROFILE: Total points of Questions 1 through 5 above: \_\_\_\_\_



7. I agree that the total points listed in Question 6 above accurately indicates my investor profile  Yes  No. The number that accurately indicates my investor profile is \_\_\_\_\_

### Existing financial liabilities and obligations:

Type of Liability or Obligation	Years Left	Current Balance
1. Mortgage		
2. Home Equity Loans and/or Lines of Credit		
3. Credit Cards		
4. Student Loans		
5. Auto Loans		
6. Personal Loans & Unsecured Loans		
7. Other: _____		

## Annuity: Required for all Annuity sales

### What is the time horizon anticipated for the first withdrawal/disbursement from this annuity?

- Less than 1 year  1 to 5 years  5 to 7 years  8 or more years
- Combination (please explain) \_\_\_\_\_

### Please indicate the reason(s) for any future withdrawal/disbursement, including within the annuity's surrender period.

- Repetitive Payments  Annual Free Withdrawal
- Required Minimum Distribution  Other (Please explain) \_\_\_\_\_
- Systematic Withdrawal (Please explain) \_\_\_\_\_  Not Applicable

### The purchase of this annuity, and any Riders, is for (select all that apply)

- Income now  Tax-deferred growth
- Future income  Better interest rate than current contract/product
- Contract guarantees provided  Annual Free Withdrawal, if available
- Pass inheritance to beneficiaries  Other (Specify) \_\_\_\_\_
- Establish/Maintain an Individual Retirement Account (IRA) - **Wealth Specialist (WS) Only**
- Establish/Make an eligible contribution to an Individual Retirement Account (IRA) - **WS Only**

### Does the purchase of this annuity involve replacement of an existing annuity or life insurance?

- Yes  No If NO, please continue; If YES complete the TD Annuity Exchange Replacement Disclosure

### Have you had another exchange or replacement of an annuity within the preceding 36 months?

- Yes  No If yes, enter the amount or the percentage of any surrender charge or fee incurred. \$ \_\_\_\_\_ or \_\_\_\_\_%

**Investment and insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and, may be subject to investment risk, including possible loss of value.** Investment and insurance products and services are offered through TD Wealth Management Services Inc., a subsidiary of TD Bank, N.A. TD Wealth Management Services Inc. represents the insurer in placing your insurance, and may provide services to you for that insurer. TD Wealth Management Services Inc. will receive compensation from the insurer in connection with placement of your insurance.

**Family Insurance Portfolio: Required for all Life Insurance sales**

**Life Insurance — Are you adequately protected?**

Policy Face Value	Premium Annual/Monthly	Current Cash Value	Insurance Company	Type of Coverage	Date of Issue	Insured	Beneficiaries: Primary/Contingent
1. \$	\$	\$			___/___/___		
2. \$	\$	\$			___/___/___		
3. \$	\$	\$			___/___/___		

**Insurance: Required for all Life Insurance sales**

What you will need for:	Customer 1	Customer 2
1. Total Liabilities	\$	\$
2. Income to be replaced for the duration of insurance	\$	\$
<b>3. Total Insurance Need (add the above two lines)</b>	<b>\$</b>	<b>\$</b>
What do you have?		
4. Total Savings, Investments, Benefits and current life insurance	\$	\$
<b>5. Total Insurance Needed (Subtract line 4 from line 3)</b>	<b>\$</b>	<b>\$</b>

**Financial Objective: Required for all Life Insurance sales**

For Term Life Insurance: What is the time horizon for this life insurance purchase?

Term:      10 years      15 years      20 years      30 years

The purchase of this life insurance, and any riders, is for: (Check all that apply)

<p><b>Term:</b></p> <ul style="list-style-type: none"> <li>Mortgage/Consumer Debt Coverage</li> <li>Dependent Care/Education</li> <li>Income Replacement</li> <li>Final Expenses</li> <li>Death Benefit</li> <li>Other (Specify) _____</li> </ul>	<p><b>Permanent:</b></p> <ul style="list-style-type: none"> <li>Education Planning</li> <li>Retirement Planning</li> <li>Financial Planning</li> <li>Charitable Giving</li> <li>Estate Planning/Estate Taxes</li> <li>Wealth Transfer</li> <li>Death Benefit</li> <li>Final Expenses</li> <li>Other (Specify) _____</li> </ul>
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**Investment and insurance products are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by TD Bank, N.A. or any of its affiliates; and, may be subject to investment risk, including possible loss of value.** Investment and insurance products and services are offered through TD Wealth Management Services Inc., a subsidiary of TD Bank, N.A. TD Wealth Management Services Inc. represents the insurer in placing your insurance, and may provide services to you for that insurer. TD Wealth Management Services Inc. will receive compensation from the insurer in connection with placement of your insurance.



<b>FACTS</b>	<b>WHAT DO THE TD BANK COMPANIES DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the TD Bank Companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do the TD Bank Companies share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Don't Share, Unless You Provide Consent
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Don't Share

<b>To limit our sharing</b>	<p>Call us as follows:  TD Bank: <b>1-888-937-1050</b>  TD Auto Finance: <b>1-888-837-2115</b></p> <p>Please note: If you are a <b>new</b> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>
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<b>Questions?</b>	<p>Call  TD Bank: <b>1-888-937-1050</b> or go to <b>tdbank.com/Privacy</b>  TD Auto Finance: <b>1-888-837-2115</b></p>
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## Who we are

<b>Who is providing this notice?</b>	This privacy notice applies to the entities within the TD Bank US Holding Company family which are listed below (collectively the "TD Bank Companies") to the extent that they do not have their own privacy notices.
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## What we do

<b>How do the TD Bank Companies protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How do the TD Bank Companies collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice to limit marketing offers from our affiliates will apply only to you, unless you tell us to apply it to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include those companies that control, are controlled by or under common control with TD Bank US Holding Company or The Toronto-Dominion Bank, including TD Bank, N.A., TD Bank USA, N.A., TD Private Client Wealth LLC, TD Wealth Management Services Inc., Epoch Investment Partners, Inc., and TD Ameritrade, Inc., among others.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>The TD Bank Companies do not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies that offer products and services such as credit cards, credit insurance and vehicle financing.</i></li> </ul>

## Other important information

If you recently moved or changed your contact information, we encourage you to contact us to update your information. In accordance with TD Auto Finance LLC's commitment to legendary customer service, TD Bank, N.A. may service and collect TD Auto Finance accounts.

**California and Vermont Residents:** We only share information with third parties as permitted by the law of your state.

This privacy notice applies to the following TD Bank Companies, to the extent that they do not have their own privacy notices:

**TD Bank USA, N.A.**

**TD Bank, N.A.**

**TD Bank, N.A. Subsidiaries**

TD Private Client Wealth LLC

TD Wealth Management Services Inc.

TD Auto Finance LLC

This privacy notice applies to consumers and not to business entities or business transactions. The notice does not constitute a contract, nor does it modify or amend any agreement we have with you.





# Insurance / Annuity Disclosure

Account Holder(s): \_\_\_\_\_

Social Security or Tax ID#: \_\_\_\_\_

Carrier: \_\_\_\_\_

Product Name: \_\_\_\_\_

## Annuity and Life Insurance Product Availability

TD Wealth Management Services Inc. maintains selling agreements with a select number of insurance carriers and has an approved list of annuity and life insurance products that TDWMSI representatives can recommend to customers. TDWMSI representatives will limit product recommendations to customers based on the available products and their corresponding features that align with customers' stated financial information, needs, objectives and time horizon.

## Account and Product Information

- The product I am purchasing has a surrender term of \_\_\_\_\_ years and has the following surrender charges if I surrender it prior to the surrender term.

Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
Charge (%)										

- I have been informed and understand the liquidity and renewal features of the product I am purchasing at the end of the contract surrender schedule, including if the product automatically renews.
- Subject to certain restrictions, a percentage of my original investment in an annuity or a percentage of any investment gain may be available for withdrawal without surrender charges. However, the IRS may still impose penalties on withdrawals prior to age 59-1/2.
- If the product I am purchasing has a bonus feature, then the surrender period and/or the surrender charges imposed may be greater than those of similar products that do not pay a bonus.

**I understand a Market Value Adjustment –applies to my contract.** If I withdraw more than the allowable annual amount or the contract is surrendered prior to the end of the surrender period, in addition to the surrender charge there will be a **MARKET VALUE ADJUSTMENT** that can either be positive if interest rates have declined since the purchase of the annuity or negative if interest rates have risen since the purchase of the annuity. The change is measured by comparing the base interest rate credited in my contract with the base interest rates being credited by the company on current sales of the same contract form.

No **Market Value Adjustment** applies to my contract.

The contract I am purchasing has a **Guaranteed Return of Premium** - The Return of Premium rider guarantees that the cash value upon surrender of the contract will never be less than the premium paid minus any previous withdrawals and surrender charges. All interest paid on the contract from issue to withdrawal request may be forfeited through surrender charges. The interest crediting rate may be lower than the interest crediting rate for a contract without this rider.

The contract I am purchasing has a **Non-Guaranteed Return of Premium** - The Non-Guaranteed Return of Premium rider may provide a higher interest crediting rate on the contract. Surrender charges will apply on withdrawals or full contract surrender as outlined in the Insurance/Annuity Disclosure and the contract.

## Important Disclosures about Privacy and Marketing Preferences

I have been provided copies of "What Do The TD Bank Companies Do With Your Personal Information".

## Important Disclosures about Non-Deposit Investment Products

Insurance products and annuities offered by TD Wealth Management Services Inc.:

- Are not deposits or obligations of, or guaranteed by, TD Bank, N.A. or any of its affiliates;
- Are not insured by the FDIC, any other U.S. government agency, TD Bank, N.A. or any of its affiliates;
- Are subject to investment risks, including possible loss of the principal amount invested.



## Insurance and Annuities are Obligations of the Carrier

Annuities and insurance products are offered through TD Wealth Management Services Inc., a subsidiary of TD Bank, N.A. TD Wealth Management Services Inc. represents the insurance carrier in placing my insurance and may provide services to me for that insurance carrier. The annuity or insurance product is a contractual obligation of the insurance carrier that issued it, and not an obligation of TD Bank, N.A., TD Wealth Management Services, Inc., or their affiliates.

## Important Disclosures about Insurance & Annuities

I will receive the contract for the annuity or insurance product I have applied for from the Insurance Carrier and I understand:

- The risks associated with owning the annuity or insurance product.
- That the policy may have non-guaranteed elements, including variability in premium, death benefit or fees, and I am willing to accept the non-guaranteed elements in the policy.
- I have a specific number of days (a “free-look” period) to surrender my annuity or insurance contract, by contacting the Insurance Carrier, without incurring any surrender charges.
- TD Wealth Management Services Inc. will receive compensation from the insurance carrier in connection with placement of my annuity or insurance product.
- An annuity is not recommended for short-term needs. Annuity products should be considered only for long-term investment strategies and are generally illiquid until after the age of 59-1/2, except for certain provisions stated within the Internal Revenue Code.
- Earnings on annuities are not subject to tax until the funds are withdrawn (tax-deferred). If I am purchasing this product in an IRA account or qualified plan account (that is already considered tax-deferred), purchasing an annuity provides no additional tax benefits. There may be advantages other than tax-deferral for this product that may justify funding the investment with tax-deferred funds, and these benefits have been fully explained to me by my Financial Services Representative.

## No Tax Advice

TD Bank, N.A. and its affiliates, employees and agents do not give legal, tax or accounting advice. I should consult my own legal, tax and accounting advisors about my specific situation.

## No Credit Impact

The selection of the insurance carrier for your annuity or life insurance contract will not affect any extension of credit or sale or lease of goods or services, except that reasonable requirements may be imposed.

Any insurance required as a condition of the extension of credit by the Bank need not be purchased from the Bank but may, without affecting the approval of the application for an extension of credit, be purchased from an insurance producer or insurance company of the customer's choice.

## General Complaint Information

You may submit a complaint directly to TD Wealth Management Services Inc., attention: Compliance Officer, 444 Madison Avenue, 11<sup>th</sup> Floor, New York, NY 10022, telephone number 1-646-652-1275, fax number 1-212-207-4194.

## Residents of the Commonwealth of Massachusetts

### Complaint Information

Massachusetts residents may submit any complaint to the Massachusetts Office of Consumer Affairs and Business Regulation, 10 Park Plaza, Suite 5170, Boston, MA 02116, telephone numbers 1-617-727-7780 or 1-888-283-3757 (toll free, Massachusetts only).

### Supplemental Notice of Rights and Disclaimers

TD Wealth Management Services Inc.(TDWMSI) is a licensed insurance agency and an affiliate of TD Bank, NA that collects personal information about you (“your personal information”) in connection with your insurance application. As an insurance applicant, you have certain rights under Massachusetts law, including rights of access and correction. This Supplemental Notice describes those rights. It is specific to your insurance application and does not extend to any other relationship you may have with TD.

**Right to Access:** You, or your authorized representative, can request a copy of your personal information at any time. To make such a request, write to **2059 Springdale Road, Cherry Hill, NJ 08003 Attn: TDWMSI Operations**. We may need your assistance for authentication – to make sure you are who you say you are.



TD will only be able to provide personal information in our possession or control at the time of your request. Please be as specific as possible. Within thirty (30) days of getting your request, we will provide a response. For a copy of your personal information held by the Insurance Company(s) to whom you submitted an application, please contact the Insurance Company(s) directly.

We may charge a reasonable fee to cover the costs incurred in providing a copy of your personal information.

**Right to Correction:** You may also request that we amend or delete any of your personal information which contains a factual error. To make such a request, write to **2059 Springdale Road, Cherry Hill, NJ 08003 Attn: TDWMSI Operations**. We may need your assistance for authentication – to make sure you are who you say you are.

TD will only be able to correct personal information in our possession or control at that time. Please be as specific as possible. Within thirty (30) days of getting your request, we will provide a response. To correct any personal information held by the Insurance Company(s) to whom you submitted an application, please contact the Insurance Company(s) directly.

**Right with Respect to Adverse Decisions:** The decision to provide you coverage, or deny a request for coverage, is made by the respective Insurance Company(s). TD does not make that decision.

If you are denied coverage on the terms requested, you may have the right to ask the Insurance Company(s) for a statement of specific reasons. Such request must be made to the Insurance Company in writing. If your written request is received within ninety (90) days from the date of the mailing of the notice or other communication of an adverse underwriting decision, the Insurance Company(s) must furnish, within thirty (30) days from the date of receipt of your written request, a statement of specific reasons for the decision.

**Residents of the State of New Hampshire**

New Hampshire residents may submit any complaint to the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301-7317, toll free telephone number 1-800-852-3416.

**Residents of the State of New York**

**Insurance Producer Compensation Disclosure**

This document contains important information concerning your insurance purchase from TD Wealth Management Services Inc. ("TDWMSI"), an insurance producer licensed by the State of New York. New York State Insurance Law requires insurance purchasers to receive certain disclosures concerning insurance producer compensation as required by New York Insurance Department Regulation No. 194 (11 NYCRR 30.1 et seq.).

1. TDWMSI represents the Insurer in this transaction. The services that TDWMSI typically provides include: conferring with you about the benefits, terms and conditions of the insurance contracts; selling insurance; and, obtaining insurance for you.
2. The Insurer will pay compensation to TDWMSI, based on the insurance contract that TDWMSI sells to you. Such compensation may vary depending on a number of factors, including the insurance contract and insurer that you select, as well as the volume and/or profitability of the insurance contracts that the Financial Service Representative provides to the Insurer.
3. You may obtain information about compensation expected to be received by TDWMSI based in whole or in part on the sale of insurance to you, and (if applicable) compensation based in whole or in part on any alternative quotes presented to you, by calling TDWMSI's Financial Services Administration Support Team at 1.800.368.4675.

**Affirmation and Signatures**

By signing below, I acknowledge that I have reviewed and understand the disclosures and representations contained in this Insurance/Annuity Disclosure Document and agree to be bound by its terms.

\_\_\_\_\_  
**Primary Account Holder's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Secondary Account Holder's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**TD Wealth Management Services Inc.  
Licensed Insurance Agent's Signature**

\_\_\_\_\_  
**Date**