

Paramount Service

A Comprehensive Wealth Management Service

**Investment
Advice**

*You are seeking
a comprehensive wealth
management service
which will allow you
to maximize your most
important asset – your time.*

The Difference is Paramount ...

- Your Paramount Service offers you cost-effective, convenient wealth management and banking in an all-inclusive service
- Provides easier access to both your investment and banking accounts
- Available on personal accounts of Canadian residents with equity of at least \$250,000, of which \$50,000 must be in the direct trading account

The Cost

- Annual fee is \$200[†] (GST not applicable)
- One annual fee covers all incidental charges associated with account maintenance

An Overview

Until recently, even the wealthiest Canadians were unable to access all their financial services from a single source; their bank offered some services, their investment advisor others. TD Waterhouse^{*} Investment Advice bridges this gap.

TD Waterhouse's Paramount^{*} Service, created exclusively for our clients, combines banking and investment activity into a single comprehensive service designed to allow you to maximize your most important asset – your time.

With TD Waterhouse's Paramount Service, you can take advantage of a wide spectrum of personal financial solutions, from preferred interest rates to optimize your cash flow, to unsecured lines of credit to let you take advantage of opportunities. But the most important element of Paramount Service is the team of professionals that stands behind it.

Your TD Waterhouse Investment Advisor is your direct contact to a full spectrum of investment instruments, just as your Personal Banker is your direct contact to banking services. This team of professionals is chosen for their insight, commitment, and ability both to understand your changing needs and to help you satisfy them. Together, this team can offer you ongoing advice about banking and investment strategies, while continually striving for innovative solutions that enable you to maximize your wealth.

TD Waterhouse Investment Advice[†] Paramount Service ensures your increasingly complex financial needs are handled by a team of professionals working in concert to help you achieve financial success.



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The Benefits

Below are just some of the benefits you can enjoy as part of your Paramount Service[†]. You may already use some of them. However, our intention is to offer you everything that is possible within one convenient service. You can also be assured that as new financial services enter the market, Paramount Service clients will be among the first to enjoy them.

Preferred Rates:

- Prime less 1/4% per annum on CDN debit balances
- Prime on U.S. debit balances
- Prime less 2% per annum on CDN credit balances and Prime less 3% on U.S. credit balances

Chequing Privileges**:

- No-charge chequing on TD Waterhouse Investment Advice direct trading accounts
- Free personalized cheques
- Available in CDN and U.S. currencies*

TD Gold Travel[®] Visa Card**:

- Annual fee is waived for this VISA[®] Card with Paramount Service
- Up to a maximum \$25,000 credit limit (subject to credit approval)
- Supplemental card also available at no charge^Δ
- Redeem travel points to book travel on any airline, cruise ship, or package vacation[§]

Line of Credit**:

- Rates as low as TD Prime
- Up to a maximum \$25,000 unsecured limit (subject to credit approval)
- Interest-only payments

Computer Access

- You can access your TD Waterhouse Investment Advice accounts through the use of your personal computer

- View your security holdings, account history, and make use of real-time quotes via TD Waterhouse Investment Advice's new Internet service WebBroker
- Link up to your various TD accounts using TD Bank's EasyWeb[™] Internet banking, which will allow you to transfer between your investment and banking accounts

Two No-Fee Registered Plans[°]:

- Administration fee is waived for two registered accounts (i.e. SDRSP, SDRIF, RESP, etc.)

EasyLine[™] Telephone Banking**:

- Enables you to bank by telephone
- You can pay bills, check account balances and account activity, or transfer funds between your TD Canada Trust accounts

ABM Access:

The TD Canada Trust ABM card allows for worldwide *Interac*[®] access to your:

- TD Waterhouse Investment Advice CDN direct trading account[†]
- TD Gold Travel Visa Card[™]
- A TD Canada Trust chequing or savings account^{**}
- TD Canada Trust Line of Credit^{**} (Only via Green Machine[®] ABMs)

Wealth Management Portfolio:

- Comprehensive portfolio for housing all of your personal financial documentation

Professionals Looking After Your Financial Needs:

- A TD Canada Trust Personal Banker will support your banking needs, while your TD Waterhouse Investment Advisor will support your investment needs
- All part of the TD team

Investing Through TD Waterhouse Investment Advice

*When you invest through TD Waterhouse Investment Advice[†], you can feel secure in the knowledge that TD Waterhouse[®] is supported by the financial strength and stability of the TD Bank Financial Group^{**†}. With offices coast-to-coast and growing, TD Waterhouse Investment Advice is staffed by experienced Investment Advisors who have the knowledge to help you make sound investment choices.*

At TD Waterhouse Investment Advice, we view every client as a long-term investment. To keep your business, we understand that your satisfaction is essential. We believe the key to this satisfaction is taking the time to know you: to familiarize ourselves with your individual financial position, your investment experience, your tax situation and your understanding of risk.

At TD Waterhouse Investment Advice, before we suggest, recommend or sell you anything, we know what you expect. And you'll know what to expect of us. Call your TD Waterhouse Investment Advisor today.

[°] Trade-mark of The Toronto-Dominion Bank. TD Waterhouse is a licensed user.

[†] TD Waterhouse Investment Advice is a division of TD Waterhouse Canada Inc. ("TD Waterhouse"), a subsidiary of The Toronto-Dominion Bank. TD Waterhouse – Member CIPF.

^{††} TD Bank Financial Group means The Toronto-Dominion Bank and its subsidiaries and affiliates.

[™] Trademark of Canada Trustco Mortgage Company. TD Waterhouse is a licensed user.

^{**} Offered by The Toronto-Dominion Bank.

[≠] As at November 1, 1997, if you have elected to have your account information shared within the TD Bank Financial Group.

○ Through TD Waterhouse Investment Advice.

* Trade-mark of Interac Inc., TD Canada Trust is an authorized user of the Trade-mark.

† Fees, rates and benefits subject to change.

Δ Primary cardholder is solely responsible for all charges to the account.

‡ Visa International Service Association/ The Toronto-Dominion Bank, licensed user of Mark.

◆ U.S. Rapid Recognition cheques; also available are cheques in U.S. funds that clear through the U.S. clearing system. Ideal for frequent travellers to the United States.

§ Some conditions apply. See Program Guide for details.

The rates and information contained herein are based on sources believed to be reliable, but we cannot guarantee that they are accurate or complete. All rates and terms listed are subject to change without notice. Particular investments or trading strategies should be evaluated relative to each individual's objectives and in consultation with the Investment Advisor. TD Waterhouse Investment Advice and The Toronto-Dominion Bank, its subsidiaries and/or officers, directors or representatives may hold some of the securities mentioned herein and may from time to time purchase or sell on the stock market or otherwise. Neither TD Waterhouse Investment Advice nor The Toronto-Dominion Bank or its subsidiaries are liable for any errors or omissions in this information or any loss or damage suffered.



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