

**TD Canadian Money Market GIF**

All information is as of December 31, 2023

**Quick facts**

|                             |                  |                          |  |
|-----------------------------|------------------|--------------------------|--|
| Date fund created:          | February 1, 2000 | Portfolio manager:       | TD Asset Management Inc. ("TDAM")  |
| Total fund value (in 000s): | \$1,015          | Minimum initial deposit: | The fund is closed to new deposits. The minimum amount for transfers between funds is \$1,000. |
| Portfolio turnover rate:    | N/A              |                          |  |

| Guarantee option (maturity/death) | Fund codes (ISC/DSC) | Date this class became available | Management expense ratio ("MER")(%) | Net asset value per unit (\$) | Number of units outstanding (in 000s) |    |
|-----------------------------------|----------------------|----------------------------------|-------------------------------------|-------------------------------|---------------------------------------|----|
| Class B                           | 75/100               | TDG560 / TDG660                  | September 29, 2003                  | 1.51                          | 12.63                                 | 2  |
| Class A                           | 100/100              | TDG160 / TDG360                  | September 29, 2003                  | 1.65                          | 12.34                                 | 28 |
| Original Class                    | 100/100              | TDG269 / TDG469                  | February 1, 2000                    | 1.85                          | 13.34                                 | 48 |

**What does the fund invest in?**

The fund invests in units of TD Canadian Money Market Fund (the underlying fund). The underlying fund invests mainly in high quality money market securities maturing in one year or less.

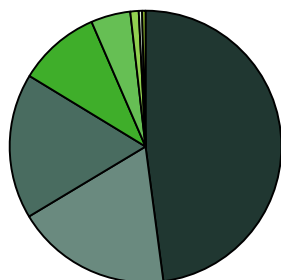
**Top 10 investments (of the underlying fund)**

|  |     |
|--|-----|
| Cash (Bank Overdraft)                        | 9.8 |
| Royal Bank of Canada 5.240% Mar 28, 2024     | 1.2 |
| Province of Alberta 5.110% Feb 12, 2024      | 1.0 |
| The Bank of Nova Scotia 5.270% Jan 15, 2024  | 1.0 |
| Canadian Master Trust 5.440% Jan 16, 2024    | 1.0 |
| The Bank of Nova Scotia 5.210% Feb 8, 2024   | 1.0 |
| SOUND Trust 5.400% Jan 17, 2024              | 0.9 |
| Sure Trust 5.180% Jan 30, 2024               | 0.9 |
| The Bank of Nova Scotia 5.250% Jan 26, 2024  | 0.8 |
| The Toronto-Dominion Bank 2.850% Mar 8, 2024 | 0.8 |

**Total top 10 investments:** 18.4%

Total number of investments: 196

**Asset mix (of the underlying fund)**



- Commercial Paper 47.9%
- Bankers' Acceptances 18.5%
- Bank Deposit Notes 17.3%
- Cash (Bank Overdraft) 9.8%
- Provincial & Guarantees 4.7%
- Corporates 1.0%
- Federal & Guarantees 0.4%
- Other Net Assets (Liabilities) 0.4%

**How has the fund performed?**

This section tells you how the fund has performed over the past 10 years for a contractholder who chose the Class B (75/100) guarantee option. Returns are after the MER has been deducted.

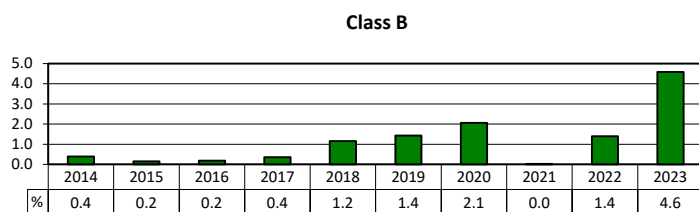
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you chose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund 10 years ago and chose the Class B (75/100) guarantee option now has \$1,123. This works out to an average of 1.2% a year.

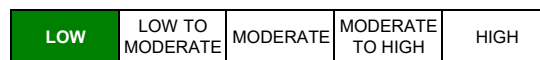
**Year-by-year returns**

This chart shows how the fund has performed over the past 10 years for a contractholder who chose the Class B (75/100) guarantee option. During this time, the fund was up in value 10 years.



**How risky is it?**

The value of your investments under your contract can go down. Please see the Summary Fact Statements for further details.



**Who is this fund for?**

This fund may be right for short-term investors who want the potential for income and can accept very low risk.

**Are there any guarantees?**

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a contractholder's investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to the Information Folder and Annuity Policy.

Managed by:

**TD Asset Management Inc.**

Issued by:



™ivari and the ivari logos are trademarks of ivari Holdings ULC. ivari is licensed to use such marks.

**TD Canadian Money Market GIF**

All information is as of December 31, 2023

**How much does it cost?**

The following tables show the fees and expenses you could pay to hold and sell units of the fund. The ongoing fees and expenses are different for each guarantee option.

**1. Sales charges**

| Sales charge option                                       | What you pay    | How it works  |
|---|-----------------|---|
| Initial sales charge (ISC)<br>Deferred sales charge (DSC) | Not applicable. | • The fund was closed to new deposits effective April 15, 2009. |

**2. Ongoing fund expenses**

The MER includes the management fee, insurance cost for the guarantees, operating expenses and applicable taxes paid by the fund. You do not pay for these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your insurance contract.

| Guarantee option (maturity/death) | MER (Annual rate as a % of the fund's value) |
|-----------------------------------|--|
| Class B                           | 75/100 1.51                                  |
| Class A                           | 100/100 1.65                                 |
| Original Class                    | 100/100 1.85                                 |

**Trailing commission**

TDAM pays a trailing commission of up to 0.10% of the value of your investment each year for as long as you hold the fund. It is for the services and advice your Licensed Agent provides to you. The trailing commission is paid out of the management fee. The rate depends on the sales charge option you chose.

**3. Other fees**

You may have to pay other fees when you sell or transfer units of the fund.

| Fee                    | What you pay   |  |
|------------------------|--|--|
|                        | Original Class   | Class A and Class B  |
| Transfer fee           | Up to 2% of the amount you transfer (negotiable with your Licensed Agent).   | Up to 2% of the amount you transfer (negotiable with your Licensed Agent).   |
| Short-term trading fee | 2% of the amount you transfer or sell within 30 days of a previous transfer. | 2% of the amount you transfer or sell within 30 days of a previous transfer. |

**What if I change my mind?**

You may cancel any transfer within two business days of the earlier of:

- The date you received confirmation of the transfer, and
- Five business days after the confirmation is mailed.

You have to tell us in writing, fax or letter, that you want to cancel the transfer. The amount returned to your original fund will be the lesser of:

- The market value of the units on the valuation date of the transfer, and
- The market value of the units on the valuation date your cancellation request was received by us.

The amount returned to your original fund will include a refund of any fees or charges you paid for the transfer.

**For more information**

This summary may not contain all the information you need. Please read the Information Folder and the Annuity Policy. You may contact us at:

**ivari**  
**c/o TD Guaranteed Investment Funds II**  
**("TD GIF II")**  
**TD Mutual Funds Operations**  
**77 Bloor Street West, 8<sup>th</sup> Floor**  
**Toronto, ON M5S 1M2**

**Toll free number: 1-800-588-8054**  
**Email: [tdadvisor@td.com](mailto:tdadvisor@td.com)**

