

TD Guaranteed Investment Funds II

Issued by ivari®

FUND FACTS

TD Managed Maximum Equity Growth Non-RSP GIP

All information is as of December 31, 2025

Quick facts

Date fund created:	July 3, 2001	Portfolio manager:	TD Asset Management Inc. ("TDAM")
Total fund value (in 000s):	\$344	Portfolio turnover rate:	34.58%
Net asset value per unit:	\$18.08	Fund code (ISC/DSC):	TDG727 / TDG927
Number of units outstanding (in 000s):	19	Minimum initial deposit:	The fund is closed to new deposits. The minimum amount for transfers between funds is \$1,000.
Management expense ratio ("MER"):	4.70%		

What does the fund invest in?

The portfolio invests mainly in units of a range of TD Mutual Funds. The target asset mix is currently 90% equities and 10% fixed income.

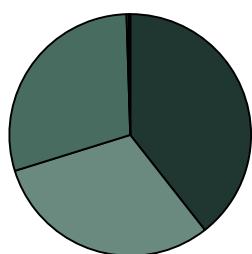
Top 10 investments

TD Dividend Growth Fund, Investor Series	20.1
TD Canadian Equity Fund, Investor Series	19.1
TD Opportunities Pool, O-Series	13.3
TD U.S. Dividend Growth Fund, O-Series	11.7
TD U.S. Capital Reinvestment Fund, Investor Series	8.0
TD Global Capital Reinvestment Fund, O-Series	7.9
TD U.S. Large-Cap Value Fund, Investor Series	7.9
TD International Equity Focused Fund, Investor Series	7.8
TD U.S. Low Volatility Fund, O-Series	3.5
TD China Income & Growth Fund, O-Series	0.6

Total top 10 investments: 99.9%

Total number of investments: 11

Asset mix



- Canadian Equity Funds 39.2%
- U.S. Equity Funds 31.1%
- Global Equity Funds 29.6%
- Cash (Bank Overdraft) 0.3%
- Other Net Assets (Liabilities) (0.2)%

How has the fund performed?

This section tells you how the fund has performed over the past 10 years. Returns are after the MER has been deducted.

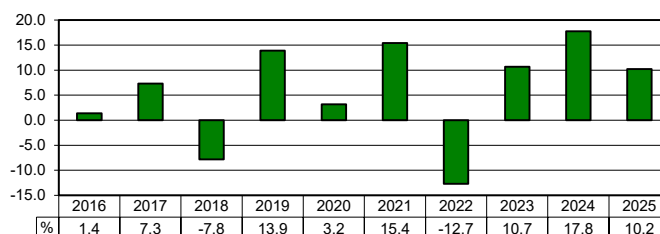
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

Average return

A person who invested \$1,000 in the fund 10 years ago now has \$1,706. This works out to an average of 5.5% a year.

Year-by-year returns

This chart shows how the fund has performed over the past 10 years. During this time, the fund was up in value 8 years and down in value 2 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 portfolio may be right for medium to long-term investors who want the potential for long-term capital growth and are comfortable with moderate changes in value during the term.

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.

TD Asset Management Inc.



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TD Managed Maximum Equity Growth Non-RSP GIF

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How much does it cost?

The following tables show the fees and expenses you could pay to hold and sell units of the fund.

1. Sales charges

Sales charge option	What you pay	How it works
Initial sales charge (ISC) 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.

MER (Annual rate as a % of the fund's value): 4.70%

Trailing commission

TDAM pays a trailing commission of up to 1.00% 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
Transfer fee	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.

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:

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