



# Smarter Path to Retirement

## TD Greystone Target Date Plus Funds

### A Complete Retirement Solution

At TD Asset Management Inc. ("TDAM"), we've designed TD Greystone Target Date Plus Funds with one clear goal: seek to deliver better outcomes for Canadian plan members. The Funds are designed with this core objective in mind to help members **retire with greater security and confidence**.

#### What Better Outcomes Look Like for Members:

- **Higher retirement account balances** to fund long retirement lifespans or annuity purchases
- **Improved income sustainability**, ensuring members can stay invested and spend more confidently in retirement
- **Lower portfolio volatility** smoothing the investment journey and reducing behavioral risk

## Designed for Plan Sponsors Too

- A diversified, turnkey solution aligned with retirement and fiduciary best practices
- Fewer investment switches and deeper engagement
- Transparent governance and lower operational burden with automated lifecycle management

**The Funds seek to simplify retirement investing – offering members a professionally managed portfolio that evolves over time.**

## Built to Manage the Right Risks at the Right Time

The journey to retirement is about more than investment returns. TDAM's glide path is built to address the changing multi-dimensional risks members face on their journey through working years and into retirement.

### Market Risk

Managed through broad diversification and disciplined management

### Shortfall Risk

Glide path aims to grow wealth without excessive conservatism

### Longevity Risk

Designed to support income well beyond the retirement date

### Volatility Risk

Seeks to reduce sharp swings that can disrupt member behavior

### Inflation Risk

Designed to protect and grow savings against inflation year after year

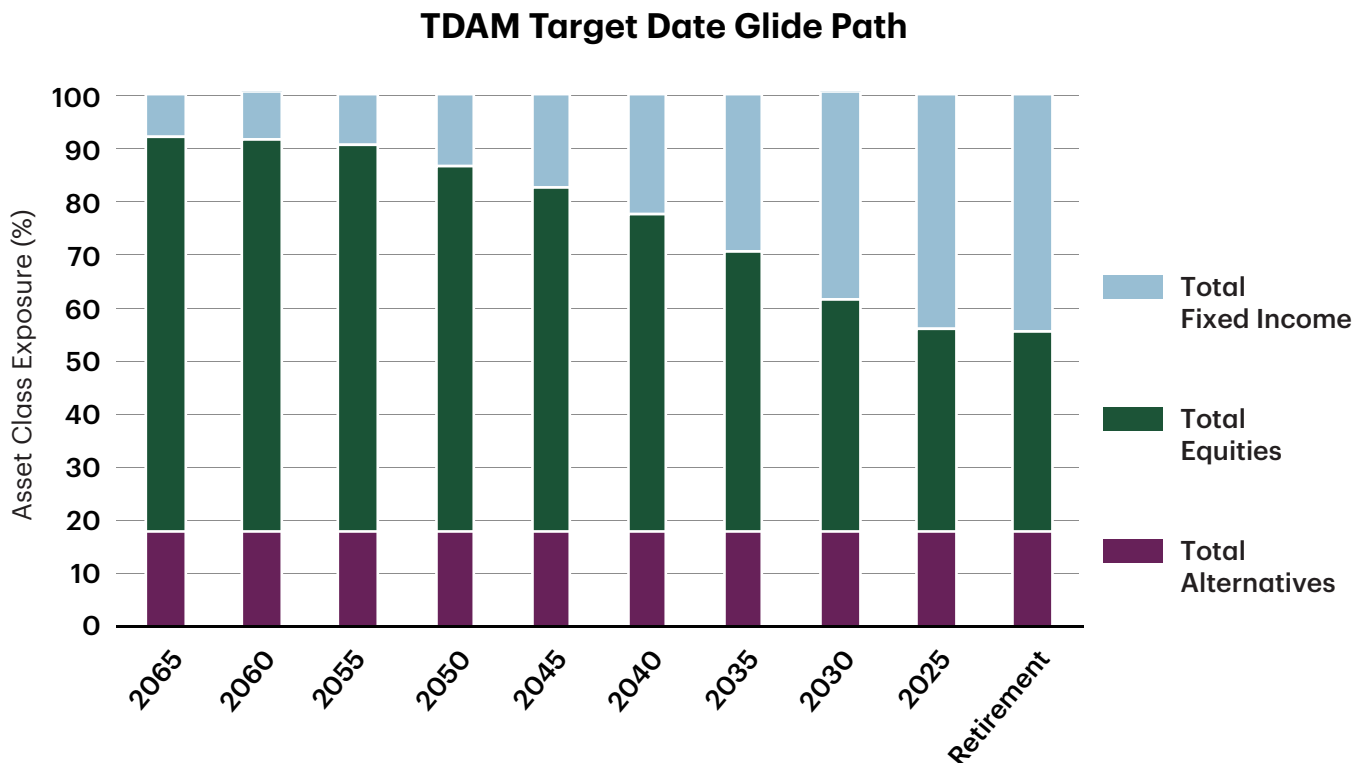
Our approach balances these interdependent risks, seeking to avoid trade-offs that could leave members underfunded or exposed to unintended risks.

# What Makes TDAM's Glide Path Different?

Our approach combines rigorous glide path design, quality diversification and continuous innovation.

## Key Features:

- **Alternative assets:** TDAM was a pioneer of including alternative assets including real estate, infrastructure and commercial mortgages
- **Dynamic rebalancing:** Updated annually to evolve with market conditions and economic trends
- **Canadian context:** Designed by Canadian investment teams for Canadian retirement savers



Source: TDAM. Note: Numbers may not add due to rounding. Glide path effective July 1, 2025 – September 30, 2025.

## Why TDAM? Disciplined by Design and Canadian Expertise

With a long history of managing institutional multi-asset portfolios, TDAM brings scale, insight and execution strength to your plan's default investment option.

- **Canadian-focused Design:** Built and managed by Canadian investment teams. Our portfolios are designed for the needs, retirement patterns and opportunities unique to Canadian investors and trusted by some of Canada's largest institutional investors
- **Multi-Asset Innovation:** Deep expertise across public and private markets
- **Transparent Governance:** Regular oversight by TDAM and glide paths are regularly stress-tested against changing demographics and macro conditions



See more thought leadership from TDAM here:



## Want to Learn More?

Connect with our Relationship Management team at TD Global Investment Solutions to see how our solutions can help you improve outcomes for your members and simplify your plan's investment design.

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