

Former President George H. W. Bush And Former New York City Mayor Rudolph Giuliani To Kick Off The TD Waterhouse Institutional Services 10th Annual National Conference

Media Contact:
Jennifer Hallahan
TD Waterhouse
212-908-7123
JenniferHallahan@TDWaterhouse.com

FORMER PRESIDENT GEORGE H. W. BUSH AND FORMER NEW YORK CITY MAYOR RUDOLPH GIULIANI TO KICK OFF THE TD WATERHOUSE INSTITUTIONAL SERVICES 10TH ANNUAL NATIONAL CONFERENCE

NEW YORK, May 25, 2005 – TD Waterhouse Institutional Services, a leading provider of custodial and brokerage services to independent investment advisors, today announced that it has secured former President of the United States, George H. W. Bush and former New York City Mayor, Rudolph Giuliani to headline Partnership 2006, TD Waterhouse USA's 10th Annual National Conference. The conference, designed exclusively for the financial planning community, is scheduled to take place in Orlando, Florida, from February 1 through February 4, 2006.

"We are privileged that both President Bush and Mayor Giuliani will be speaking at our Partnership 2006 Conference. Next year's conference is certain to be a special event as we celebrate our conference's tenth anniversary and continued dedication to helping advisors achieving long-term growth and success," said J. Thomas Bradley, Jr., President of TD Waterhouse Institutional Services.

Last year, nearly 1,400 professionals from the financial planning community attended the annual conference, including over 800 independent investment advisors who collectively manage approximately \$80 billion of high-net-worth assets. Other attendees included fund management firms; research providers; industry associations; technology providers, and the Who's Who in media. Partnership 2006 will offer more than 30 educational workshops with topics ranging from compliance issues to best practices, from technology solutions to marketing. All of the sessions are designed with one purpose in mind: to help advisors grow their businesses.

About TD Waterhouse Institutional Services

At TD Waterhouse Institutional Services, we are fully committed to the individual success of each advisor relationship. At every touchpoint – from our cutting-edge technology platform to our world-class customer service, from our seamless account integration process to our value-driven pricing, TD Waterhouse Institutional Services adds exceptional value to both advisors and their clients. TD Waterhouse Institutional Services provides comprehensive financial services to 2,600 fee-only and fee-based independent financial advisors and is a division of TD Waterhouse Investor Services, Inc. (member NYSE/SIPC), a subsidiary of TD Waterhouse Group, Inc. For more information, please visit www.tdwaterhouseinst.com.

About TD Waterhouse

TD Waterhouse Group, Inc., provides investors and financial advisors with a broad range of brokerage, mutual fund, banking, and other consumer financial products. Worldwide, TD Waterhouse currently has 3.2 million active customer accounts. TD Waterhouse is a wholly-owned subsidiary of The Toronto-Dominion Bank (NYSE/TSE: TD) and part of The Toronto-Dominion Bank. Headquartered in Toronto, Canada, with offices around the world,

The Toronto-Dominion Bank offers a full range of financial products and services to approximately 13 million customers worldwide. In the U.S., brokerage services are provided through TD Waterhouse Investor Services, Inc., Member NYSE/SIPC.