

TD Waterhouse Institutional Services lends our support to the Hurricane Katrina relief effort



J. Thomas Bradley, Jr.
President

September 8, 2005

Dear Advisor,

As news on the aftermath of Hurricane Katrina continues, all of us at TD Waterhouse Institutional Services wish to express our deepest sympathies to those affected by this tragic disaster.

Hurricane Katrina has resulted in one of the worst natural disasters the United States has ever seen. In response, TD Waterhouse has joined forces with TD Banknorth, TD Securities and other divisions in the TD Bank Financial Group to commit \$250,000 toward Red Cross relief efforts.

Over the last few days, an overwhelming number of our associates have expressed a desire to personally support recovery efforts. We pledge to match donations made by our associates in both the U.S. and Canada through a donation of equal value to the Red Cross, up to a corporate maximum of \$125,000. To read more about TD Waterhouse's efforts, please see the September 1st [press release](#).

Once again, our thoughts and hopes are with all of those left in the wake of Hurricane Katrina. I am confident our contributions can make a difference in their lives and help speed the recovery process toward a better day.

Thank You,

A handwritten signature in black ink that reads 'J. Thomas Bradley, Jr.' The signature is written in a cursive, flowing style.

J. Thomas Bradley, Jr.
President
TD Waterhouse Institutional Services