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At the Company

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MOST WOULD TURN TO INDEPENDENT FINANCIAL ADVISORS DURING THIS UNSTABLE TIME

92 percent of Americans say they are concerned about their family's financial security and stability

Jersey City, NJ, December 15, 2008 – A new survey conducted by Opinion Research Corporation on behalf of TD AMERITRADE Holding Corporation (Nasdaq: AMTD) has found that more than half (55 percent) of individuals polled think that a financial advisor could help them given today's economic environment.

When asked to rank the person most likely to provide the best financial advice, independent financial advisors (38 percent) came out on top by a wide margin, followed by friends and family (24 percent) and an accountant (18 percent).

“With the volatility and tensions in the markets, the need for sound financial advice is increasing on a daily basis,” said Brian Stimpfl, managing director of advisor advocacy and industry affairs, TD AMERITRADE. “The fiduciary obligations of registered investment advisors require them to work with their clients’ best interests in mind, which can put them at the forefront of options for investors.”

When asked from whom they would feel more comfortable receiving advice, 60 percent are more comfortable receiving financial advice from someone who is paid a flat fee or percentage of assets versus a person who is paid on commission for products they sell (23 percent).

Additionally, despite today's heightened uncertainty, 51 percent of those polled think the need for independent financial advice will increase over the next four years.

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About TD AMERITRADE Holding Corporation

TD AMERITRADE Holding Corporation, through its brokerage subsidiaries,¹ provides a dynamic balance of investment products and services that make it the investment firm of choice for millions of retail investor and independent registered investment advisor (RIA) clients. Listed by Forbes as one of America's best big companies, the Company offers a full spectrum of investment services, including a leading active trader program, intuitive long-term investment solutions and a national branch system, as well as relationships with one of the largest independent RIA networks.² The Company's common stock trades under the ticker symbol AMTD. For more information, please visit www.amtd.com.



About Opinion Research Corporation

Opinion Research Corporation, an infoUSA company, has offered innovative solutions to the toughest market research challenges of clients worldwide since 1938. The firm has been conducting national, speech reaction, state and flash/overnight polls for CNN since April 2006. To learn more, visit www.opinionresearch.com.

These results are based on a telephone survey conducted among a random sample of 1,005 adult Americans. The survey was conducted September 11 – 14, 2008 by Opinion Research Corporation's CARAVAN omnibus on behalf of TD AMERITRADE. The margin of error for the total sample is plus or minus three percentage points. Opinion Research Corporation and TD AMERITRADE are separate, unaffiliated companies and are not responsible for each other's products and services.

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²More info on the Forbes award is available at www.forbes.com/platinum.

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