

100 Wall Street
New York, NY 10005

TD WATERHOUSE MONEY TRANSFER PLAN APPLICATION

You can establish a regular schedule of electronic money transfers between your bank account and your TD Waterhouse account with the TD Waterhouse Money Transfer Plan. This automated plan makes investing simple and convenient.

YOU CAN ESTABLISH THE PLAN IN THREE EASY STEPS . . .

- Complete the information below. A guide is on the reverse of this application to assist you in completing this form.
- Attach a voided check or deposit ticket from your financial institution to this form (see back of form). This will ensure that your bank information is correct.
- Return this form in the business reply envelope provided.

Please allow four to six weeks for your initial transaction. All transactions will appear on your monthly statement. If you have any questions, please call TD Waterhouse Institutional Services at (800) 431-3500.

Please Note: The name(s) on your bank account must match the name(s) on your TD Waterhouse account to establish the Money Transfer Plan. TD Waterhouse Institutional Services may require additional documentation at our discretion.

1 DIRECTION OF TRANSFER	
<input type="checkbox"/> To TD Waterhouse from Bank or Financial Institution <input type="checkbox"/> To Bank or Financial Institution from TD Waterhouse Account	
2 PERSONAL BANK ACCOUNT INFORMATION	
Bank Account Holder Name:	Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank Joint Account Holder Name:	Type of Bank Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings:
Bank Account Number	Bank Transit Routing Number <small>(the nine digits on the lower-left corner of your check or savings deposit ticket.)</small> _____
3 TRANSFER INFORMATION	
TD Waterhouse Account Number:	Start Date of Transfer: _____ month _____ day.
Frequency of Transaction: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Amount of Transaction: (\$50 minimum/\$5,000 maximum) \$ _____ For IRA maximums, please see below*
For TD Waterhouse Retirement Account Customers Only Date Of Birth ____/____/____ Type of TD Waterhouse Retirement Account <input type="checkbox"/> IRA <input type="checkbox"/> SEP-IRA <input type="checkbox"/> ROTH <input type="checkbox"/> EDUCATION IRA	*Please be aware of the following: • Maximum IRA contribution \$2,000 annually; \$500 quarterly \$166.66 maximum per month. ACH contributions may not exceed these periodic limits. • Maximum Educational IRA contributions: \$500 annually; \$125 Quarterly; or \$41.66 minimum per month.
You can supplement Money Transfer Plan payments with separate IRA contributions to reach the \$2,000 annual maximum.	
4 ELECTRONIC FUND TRANSFER CUSTOMER AUTHORIZATION	
<i>I authorize TD Waterhouse Investor Services, Inc. to transfer money electronically according to my instructions outlined on this application between my bank or financial institution and my</i>	
<i>TD Waterhouse account designated above. I agree to be bound by the terms and conditions of the TD Waterhouse Money Transfer Plan, as these may change from time to time.</i>	
Account Holder Signature X _____ Date _____	Joint Account Holder Signature (if applicable) X _____ Date _____
PLEASE ATTACH A VOIDED CHECK OR DEPOSIT TICKET ON REVERSE.	

Return this form in *envelope*

1 DIRECTION OF TRANSFER

To TD Waterhouse from Bank or Financial Institution
 To Bank or Financial Institution from TD Waterhouse Account

2 PERSONAL BANK ACCOUNT INFORMATION

Bank Account Holder Name: *John Q. Sample* Social Security Number: *723-45-6789*

Bank Joint Account Holder Name: *Jane A. Sample* Type of Bank Account
 Checking Savings

Bank Account Number: *223009899* Bank Transit Routing Number
445131679 (the nine digits on the lower-left corner of your check or savings deposit ticket.)

3 TRANSFER INFORMATION

TD Waterhouse Account Number: *999 12345 19* Start Date of Transfer: *01 01*
 month day

Frequency of Transaction: Monthly Quarterly Amount of Transaction: \$ *200.00* For IRA maximums, please see below*

For TD Waterhouse Retirement Account Customers Only

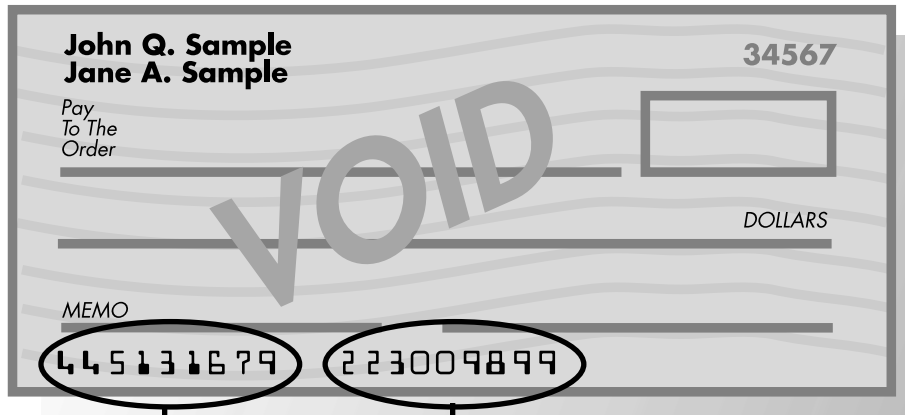
Date Of Birth ____/____/____

Type of TD Waterhouse Retirement Account
 IRA SEP-IRA ROTH EDUCATION IRA

*Please be aware of the following:
 • Maximum IRA contribution \$2,000 annually; \$500 quarterly \$166.66 maximum per month. ACH contributions may not exceed these periodic limits.
 • Maximum Educational IRA contributions: \$500 annually; \$125 Quarterly; or \$41.66 minimum per month.

You can supplement Money Transfer Plan payments with separate IRA contributions to reach the \$2,000 annual maximum

4 ELECTRONIC TRANSFER CUSTOMER AUTHORIZATION



Bank Transit Routing Number

Your Bank Account Number

Please attach voided check or deposit ticket here.

FOR WATERHOUSE SECURITIES USE ONLY

New Accounts Approval:	Date:
Retirement Department Approval:	Date:
Liaison Unit Approval:	Date: