

This document outlines updates to our fund recommendations, as well as adjustments to allocation of funds within existing asset classes.

TD Wealth Management Retirement Planning Group (RPG) offers three solutions from which to choose, based on your investment preferences:

TARGET DATE FUNDS: This fund portfolio is designed for the investor with a specific retirement date in mind. It features a “lifecycle” risk profile that periodically will adjust your asset allocation and becomes more conservative as you approach retirement.

TARGET RISK FUNDS: This fund portfolio centers more on the investor’s preferred level of risk, rather than on any specific retirement date you may have in mind. Choose from conservative to aggressive investment strategies.

BUILD-YOUR-OWN PORTFOLIO: For investors not selecting either of the above fund options, we offer the choice of creating your own portfolio, or selecting funds from those available within your plan.

HOW WE SELECT THE FUNDS

As part of our commitment to provide you with superior, risk-adjusted returns, we perform a continuous, disciplined fund review process.

Our first stage of analysis includes identifying funds that exhibit superior return characteristics and reasonable risk profiles. A more comprehensive review includes interviews with fund managers, portfolio holding concentration reviews, industry conferences, and other detailed research.

Your fund menu was selected through a rigorous review of the 6,900 distinct mutual funds in 4,400 categories. The end result is a small group of well diversified and highly-rated funds across the various asset classes.

FREQUENTLY ASKED QUESTIONS

- Q:** Why are investment changes being made in our Plan?
- A:** Dynamic changes in the market environment require us to constantly monitor client portfolios. As part of our annual guidance, we review portfolio strategy and fund selection to ensure that these are aligned with our clients long-term interests. Changes were made to ensure that our clients were continuing to meet their long-term investment objectives.
- Q:** When will these changes be made?
- A:** We will be making the changes over the next 30-60 days to your individual account.
- Q:** Do I need to do anything to make these changes happen?
- A:** No, we will be making these changes to your account automatically on your behalf.
- Q:** How will I know when the changes have been made?
- A:** You can review your account online at: <https://esecure.tdbank.com/401k/login.html>. You also will receive your 9/30/2010 participant statement that will reflect the changes.
- Q:** Are there any blackout periods that will prevent me from accessing my account?
- A:** No, you will continue to be able to access your account during the change.
- Q:** What if I have questions- who should I contact?
- A:** For any questions you may access your account via your plan participant website at: <https://esecure.tdbank.com/401k/login.html> or you may also call our Service Center at 1-800-671-2077.

You can also find this information on www.tdbank/investments.

SECURITIES AND INSURANCE		
NOT FDIC INSURED	NO BANK GUARANTEE	MAY LOSE VALUE

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TARGET DATE FUNDS

Clients who have invested in the Target Date Funds portfolio will see that we have made some small changes to the allocation of each fund and to the investment manager within your portfolio. In certain cases, we have also increased your range of investable asset classes. As a result of these changes, the risk associated with your portfolio will be more effectively managed, as you head toward retirement.

		Target Date					
		2000	2010	2020	2030	2040	2050
FIXED INCOME							
Short Term Bonds	Vanguard Short-Term Federal	17%	13%	8%	6%	3%	2%
Intermediate Bonds	PIMCO Total Return	34%	28%	17%	12%	7%	4%
Inflation-Indexed Bonds	Vanguard Inflation-Protected Securities	7%	7%	5%	3%	2%	2%
High Yield Bonds	Fidelity High Income Fund	7%	7%	5%	4%	3%	2%
EQUITY							
U.S. Equity							
Large-Cap Value	Dodge & Cox Stock	11%	15%	21%	24%	27%	28%
Large-Cap Growth	Aston/Montag & Caldwell Growth	11%	14%	21%	23%	27%	28%
Mid-Cap Value	Perkins Mid Cap Value J			3%	4%	4%	4%
Mid-Cap Growth	Hartford Mid-Cap Fund			3%	3%	3%	4%
Small & Mid-Cap Blend	Neuberger Berman Genesis	6%	5%				
Small-Cap Blend	Royce Value		2%	5%	6%	7%	8%
Foreign Equity							
Foreign Blend	Manning & Napier World Opportunities	7%	9%	12%	15%	17%	18%
TOTAL:		100%	100%	100%	100%	100%	100%

TARGET RISK FUNDS

Clients who have invested in the Target Risk Funds portfolio will notice that we have made some changes to the allocation of each fund within your portfolio. Where appropriate, we have also modified the funds available to you and increased your range of investable asset classes. These changes should result in better control of risk associated with your portfolio over the long term.

		Target Risk			
		Conservative Income	Balanced Income	Balanced Growth	Growth
FIXED INCOME					
Short Term Bonds	Vanguard Short-Term Federal	24%	17%	8%	5%
Intermediate Bonds	PIMCO Total Return	48%	34%	17%	9%
Inflation-Indexed Bonds	Vanguard Inflation-Protected Securities	8%	7%	5%	3%
High Yield Bonds	Fidelity High Income Fund		7%	5%	3%
FIXED INCOME					
U.S. Equity					
Large-Cap Value	Dodge & Cox Stock	6%	11%	21%	25%
Large-Cap Growth	Aston/Montag & Caldwell Growth	6%	11%	21%	25%
Mid-Cap Value	Perkins Mid Cap Value			3%	4%
Mid-Cap Growth	Hartford Mid Cap Fund			3%	4%
Small & Mid Cap Blend	Neuberger Berman Genesis	4%	6%		
Small Cap Blend	Royce Value			5%	6%
Foreign Equity					
Foreign Blend	Manning & Napier World Opportunities	4%	7%	12%	16%
TOTAL:		100%	100%	100%	100%