

TD Waterhouse

Important Changes to Account Holder Information

Effective January 1, 2012



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Notification of changes to your TD Waterhouse Account and Services Agreements and Disclosure Documents

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NOTIFICATION OF CHANGES TO YOUR TD WATERHOUSE ACCOUNT AND SERVICES AGREEMENTS AND DISCLOSURE DOCUMENTS

CASH ACCOUNT AGREEMENT (applies to all accounts)

Clause 8: Extraordinary Events: Amended

We will not be responsible for any loss howsoever caused, whether directly or indirectly, by

- government restrictions,
- exchange, securities commission or market rulings,
- suspension of or restrictions of trading,
- wars, strikes, or
- reason of any other fact which shall not have been caused by our action or that of any agent or employee of ours.

Clause 12: Transactions Subject to Applicable Law: Amended

All transactions in any of your accounts are subject to applicable legislation, regulations, and rulings, orders, rules and policies of any authority, including exchanges, securities commissions, markets and self-regulatory organizations (Applicable Law). You acknowledge that you are solely responsible for determining whether any trade you intend to make is permitted under Applicable Law before placing your order.

Clause 14: Adjustment of Open Orders to Reflect Dividend Payments: New Clause

We will make reasonable efforts to adjust certain open orders to reflect dividends. This includes open "buy" and "sell on stop" orders that are entered with a "good 'til" date and placed prior to 4:00 p.m. ET on the business day preceding the ex-dividend date. The order price will be reduced by the per-share amount of the dividend, and fractional dividends will be rounded up to the nearest cent for the purpose of the adjustment. The orders will be adjusted prior to 9:30 p.m. ET on the ex-dividend date.

Clause 21 - Contact by Telephone – New Clause

The CRTC has rules governing when we call you. We will ordinarily contact you by telephone between the hours of 9:00 a.m. to 9:30 p.m. local time on weekdays or 10 a.m. to 6:00 p.m. on weekends ("Ordinary Hours"). For the purposes of the CRTC rules, you authorize us to contact you by telephone outside the Ordinary Hours with information about important developments or changes in the markets, particular securities, investment funds or other investment products relevant to your investment portfolio.

You understand this authorization does not alter the scope of the investment services we will provide you under this Agreement.

You may withdraw this authorization at any time by contacting us by telephone or in writing to advise us that you want us to only contact you with time-sensitive market information during Ordinary Hours, in which case, we will only contact you with time-sensitive information during Ordinary Hours.

Waiver of liability

You release us from any and all claims and from all liability for financial losses or other damages you may sustain as a result of your decision to withdraw your authorization.

OPTIONS TRADING AGREEMENT

Clause 7: Allocations: Amended Clause

TD Waterhouse has established procedures for the allocation of Exercise Notices assigned to us in respect of short positions in clients' accounts. The allocation shall be on a random selection that is fair and equitable to TD Waterhouse's clients and consistent with the regulations, rules and policies of each Exchange on which the option is traded, if applicable.

CLIENT PROBLEM RESOLUTION PROCESS – Amended

At TD Waterhouse, we value the trust you place in us and are committed to providing the best possible service to our clients. If you have a concern with TD Waterhouse or the service you've received, we want to work with you to resolve it quickly and effectively. To efficiently address your concern, please consider gathering the following information: the date(s) and time(s) plus any additional supporting documents to explain your concern, the name(s) of the employee(s) involved, the specifics of the concern and how we can help. Once this information is collected, please refer to Step 1 of the process outlined below that applies to the division in which you hold your TD Waterhouse account.

TD Waterhouse will handle your complaint in a fair and timely manner and provide an appropriate escalation option if the response does not meet your expectations. If the resolution of your problem is delayed, TD Waterhouse will provide regular updates on the progress being made.

FOR CLIENTS OF TD WATERHOUSE DISCOUNT BROKERAGE, FINANCIAL PLANNING AND PRIVATE INVESTMENT ADVICE

Step 1: Talk to your TD Waterhouse Representative as many concerns can be resolved at the time they occur. If they are unable to resolve the problem to your satisfaction, ask to speak with their Manager. The Manager has the decision-making authority to resolve most problems.

Step 2: Contact the TD Wealth Management Client Support Group. If the Manager is unable to resolve the problem to your satisfaction, they will ask the TD Wealth Management Client Support Group to review the issue on your behalf. At this point, you may be asked to put your concerns in writing so they can be thoroughly investigated. You can send your written complaint by mail to the TD Wealth Management Client Support Group, 77 Bloor Street West, 10th Floor, P.O. Box 5999, Stn. F, Toronto, Ontario, M4Y 2T1, by toll-free fax at 1-877-725-9525 or by email at td.waterhouse@td.com

Step 3: If you have been through the first two steps and your concern has not been resolved, please contact the TD Ombudsman by mail at P.O. Box 1, TD Centre, Toronto, Ontario, M5K 1A2, by telephone at 416-982-4884 or toll-free at 1-888-361-0319, by fax at 416-983-3460 or by email at td.ombudsman@td.com. The TD Ombudsman can only deal with your concern after you have completed Steps 1 and 2 and a resolution has not been reached.

Step 4: There are external agencies that can assist in the resolution of your concerns. The Ombudsman for Banking Services and Investments (OBSI) is an independent dispute resolution service that is available if you do not accept the decision of the TD Ombudsman. You can also contact the OBSI if you have waited more than 90 days for a resolution. You may contact the OBSI by mail at 401 Bay Street, Suite 1505, PO Box 5, Toronto, Ontario, M5H 2Y4 by telephone

toll-free at 1-888-451-4519, by fax toll-free at 1-888-422-2865 or by email at ombudsman@obsi.ca. Please note that OBSI will not investigate any matters which have gone to arbitration or civil litigation. Alternatively, you can contact the Investment Industry Regulatory Organization of Canada (IIROC) at www.iiroc.ca. IIROC offers an arbitration program and will investigate whether any securities laws have been violated; however, this organization does not become involved in matters of redress or compensation.

For Registered Plans Only: If you have a concern regarding a potential violation of a consumer protection law, a public commitment or an industry code of practice, you may contact the Financial Consumer Agency of Canada (FCAC) in writing at: Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario, K1R 1B9. FCAC determines whether there is a problem with compliance by TD Waterhouse; however, this organization does not become involved in matters of redress or compensation.

For Québec Residents Only: Québec residents may also consider free mediation services offered by the Autorité des marchés financiers (AMF), Québec's financial sector regulator. If you do not accept the decision of the TD Ombudsman, you can ask that a copy of your complaint file be transferred to the AMF, who may offer a free mediation service. Participation is voluntary and requires the consent of both yourself and TD Waterhouse. For more information on AMF mediation services, you may contact the AMF by telephone toll-free at 1-877-525-0337, by email at renseignementsconsommateur@lautorite.qc.ca, or online at www.lautorite.qc.ca

FOR CLIENTS OF TD WATERHOUSE INSTITUTIONAL SERVICES – INVESTMENT COUNSELLOR CHANNEL ONLY

The following is a summary of the client problem resolution process for clients of TD Waterhouse Institutional Services – Investment Counsellor Channel that will help ensure any concern with your investing relationship is addressed quickly and effectively.

Step 1: Talk to your Portfolio Manager. If they are unable to resolve the problem to your satisfaction, ask to speak with a TD Waterhouse Institutional Services Team Manager or the Client Services Manager.

Step 2: Contact the Vice President, Client Service Delivery. If the Team Manager or the Client Service Manager is unable to resolve the problem, they will ask the Vice President, Client Service Delivery to review the issue on your behalf. You may contact the Vice President, Client Service Delivery in writing, by mail at 77 Bloor Street West, 2nd Floor, P.O. Box 5999, Stn. F, Toronto, Ontario, M4Y 2T1, or by fax at 416-542-0301.

Step 3: If you have been through the first two steps and your concern has not been resolved, please contact the TD Ombudsman by mail at P.O. Box 1, TD Centre, Toronto, Ontario, M5K 1A2, by telephone at 416-982-4884 or toll-free at 1-888-361-0319, by fax at 416-983-3460 or by email at td.ombudsman@td.com. The TD Ombudsman can only deal with your concern after you have completed Steps 1 and 2 and a resolution has not been reached.

Step 4: There are external agencies that can assist in the resolution of your concerns. The Ombudsman for Banking Services and Investments (OBSI) is an independent dispute resolution service that is available if you do not accept the decision of the TD Ombudsman. You can also contact the OBSI if you have waited more than 90 days for a resolution. You may contact the OBSI by mail at 401 Bay Street,

Suite 1505, PO Box 5, Toronto, Ontario, M5H 2Y4 by telephone toll-free at 1-888-451-4519, by fax toll-free at 1-888-422-2865 or by email at ombudsman@obsi.ca. Please note that OBSI will not investigate any matters which have gone to arbitration or civil litigation. Alternatively, you can contact the Investment Industry Regulatory Organization of Canada (IIROC) at www.iiroc.ca. IIROC offers an arbitration program and will investigate whether any securities laws have been violated; however, this organization does not become involved in matters of redress or compensation.

For Registered Plans Only: If you have a concern regarding a potential violation of a consumer protection law, a public commitment or an industry code of practice, you may contact the Financial Consumer Agency of Canada (FCAC) in writing at: Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario, K1R 1B9. FCAC determines whether there is a problem with compliance by TD Waterhouse; however, this organization does not become involved in matters of redress or compensation.

For Québec Residents Only: Québec residents may also consider free mediation services offered by the Autorité des marchés financiers (AMF), Québec's financial sector regulator. If you do not accept the decision of the TD Ombudsman, you can ask that a copy of your complaint file be transferred to the AMF, who may offer a free mediation service. Participation is voluntary and requires the consent of both yourself and TD Waterhouse. For more information on AMF mediation services, you may contact the AMF by telephone toll-free at 1-877-525-0337, by email at renseignementsconsommateur@lautorite.qc.ca, or online at www.lautorite.qc.ca

STATEMENT OF POLICIES - Amended

Respect for the Law: TD Waterhouse and its officers and employees must scrupulously observe, in letter and spirit, all laws governing business and securities activities.

TD Waterhouse and its officers and employees must deal fairly, honestly and in good faith with clients.

Confidentiality of Client Information: Confidentiality of client information is a fundamental principle of our firm. TD Waterhouse may release confidential client information only in accordance with the Privacy Agreement and the Privacy Code – "Protecting Your Privacy" of the TD Bank Group, of which TD Waterhouse is a part.

Misuse of Confidential and Insider Information: The misuse of confidential information or misuse of any insider information not generally disclosed, for personal gain or for the benefit of anyone else, is prohibited and grounds for immediate dismissal of an employee.

Conflicts of Interest: To maintain public confidence and respect, we have adopted policies and procedures to assist us in identifying and minimizing any conflicts of interest that we may face. We have structured our businesses so that where possible, conflicts of interest are avoided. Where that is not possible, we endeavour to inform our clients of the potential conflicts of interest. In all respects, we operate our businesses to ensure that the best interests of our clients are paramount.

a) Business Activities: TD Waterhouse may participate as a dealer, adviser and as a member of a selling group in distributions of securities including securities of related or connected issuers.

b) Nature of Relationship between TD Waterhouse and The Toronto-Dominion Bank: TD Waterhouse Discount Brokerage,

TD Waterhouse Financial Planning, TD Waterhouse Private Investment Advice and TD Waterhouse Institutional Services are divisions of TD Waterhouse Canada Inc. ("TD Waterhouse"), which is a subsidiary of The Toronto-Dominion Bank ("TD Bank"). Some officers and directors of TD Waterhouse are also officers of TD Bank, and some officers and directors of TD Bank or its affiliates may also be officers or directors of public companies.

c) Related Issuer to TD Waterhouse: A person or company is a "related issuer" to TD Waterhouse if, through the ownership of or direction or control over voting securities, they are an influential securityholder of TD Waterhouse, or if TD Waterhouse is an influential securityholder of the person or company, or if each of them is a related issuer of the same third person or company.

The following are related issuers to TD Waterhouse: TD Bank, TD Capital Trust II, TD Capital Trust III, TD Capital Trust IV, TD Mortgage Investment Corporation, TD Split Inc., and TD Ameritrade Holding Corporation.

d) Connected Issuers to TD Waterhouse: An issuer is a "connected issuer" to TD Waterhouse if there is a relationship between the issuer and TD Waterhouse, a related issuer of TD Waterhouse, or a director or officer of TD Waterhouse or a related issuer, that might cause a reasonable prospective purchaser of the securities of the connected issuer to question whether TD Waterhouse and the issuer are independent.

The following are connected issuers to TD Waterhouse:

- 5 Banc Split Inc
- Solar Trust
- Big 8 Split Inc.
- TD Mortgage Investment Corporation
- Genesis Trust
- York Receivables Trust III

In addition, in certain circumstances, issuers with whom TD Bank or its Canadian dealer affiliates has a business relationship (such as being borrowers from TD Bank or companies in which TD Bank has a significant investment) may be considered connected issuers of TD Waterhouse. The issuers listed as connected issuers may be considered to be related issuers of TD Waterhouse where TD Waterhouse has the power to exercise a controlling influence over the issuer's management or policy.

e) Investment Funds: A number of mutual funds and pooled funds bearing the "TD" brand are offered to investors. The names of the funds readily identify them as being related or connected issuers to TD Waterhouse, and, as a result, they are not separately listed in this document.

f) Disclosure: Where a client deals in securities of TD Bank or the related or connected issuers, whether or not TD Waterhouse has advised the client about the trade, any confirmation or report of trades in respect of such transaction will indicate that the issuer is related or connected to TD Waterhouse.

g) Related Canadian Registrants: In addition to TD Waterhouse Canada Inc., the following dealers and advisors registered in Canada are subsidiaries of TD Bank: TD Waterhouse Private Investment Counsel Inc., TD Asset Management Inc., TD Investment Services Inc., TD Securities Inc. and TD Securities Sponsored Companies Inc. TD Securities Inc. may act as an underwriter of new issue securities. Certain directors and officers of TD Waterhouse Canada Inc. may also be directors and officers of one or more of these related registrants.

In addition, TD Securities Inc. is a limited partner of Alpha Trading Systems Limited Partnership (registered as Alpha ATS L.P.) and a

shareholder of Alpha Trading Systems Inc. (the general partner of Alpha Trading Systems Limited Partnership). TD Securities Inc. has representation on the Board of Directors of Alpha Trading Systems Inc. TD Securities Inc. is party to a Redetermination Agreement with other owners of Alpha (dated June 29, 2007) which provides for a determination of the ownership interest in Alpha at the end of the first and second anniversary of the launch of Alpha ATS L.P.'s marketplace. Each entity which is subject to the Redetermination Agreement has agreed that a portion of their ownership interests in Alpha will be adjusted based on their share of trading activity executed on Alpha. TD Securities Inc. confirms and agrees that the regulatory obligations required by law, regulation and policy, including without limitation the obligations and requirements of the Universal Market Integrity Rules with respect to obtaining best price and best execution for clients, override any interest of TD Securities Inc. in Alpha.

h) Dealing with Affiliates: From time to time, where allowed by exemptive relief or regulations, TD Waterhouse may enter into transactions, including banking, custody, brokerage, derivatives and foreign exchange, on behalf of a client with TD Bank or a subsidiary or affiliate of TD Bank, whether these companies are acting in an agency or principal capacity. TD Bank or a subsidiary or affiliate of TD Bank may earn commissions, fees or spreads in connection with providing these services.

TD Waterhouse may also deposit uninvested cash balances in a client's account with TD Bank or a subsidiary or affiliate of TD Bank, which cash balances may be comingled with other trust funds held by such entity from time to time.

TD Waterhouse and parties related to it may earn revenue from remuneration paid by brokers, including affiliated brokers, for order flow, and trading destinations, including electronic communication networks, market makers and exchanges in connection with trades we direct to such brokers or markets, directly or through our affiliates.

Cash balances held in mutual and/or pooled funds managed by a subsidiary or affiliate of TD Bank may be transferred into bank accounts at TD Bank for the funds' interest earning purposes.

TD Bank may also earn income and/or spreads on such transferred cash balances.

i) Side by Side Management of Different Types of Accounts: Investment advice may be provided to a variety of different accounts including, but not limited to, accounts containing long-short positions and other alpha strategies that pay performance based fees. There exists the potential conflict that where TD Waterhouse or an affiliate acts as a portfolio manager, the portfolio manager could hold the same security short in one portfolio and long in another portfolio. Investment decisions are made and securities traded based on the investment objectives, strategy, guidelines and other relevant factors of each account. Certain of TD Waterhouse's or an affiliate's portfolio managers manage these performance-based fee accounts alongside accounts that do not pay performance-based fees. Due to the different fee structures of various accounts, there may be a perceived incentive to favour a performance-based fee account over a non-performance based fee account.

There may also be differing compensation arrangements for portfolio managers managing performance-based fee accounts as compared to management fee accounts. This may create a potential conflict of interest for portfolio managers, as the differences in the compensation arrangements may provide the portfolio manager with an incentive to favour the performance-based fee accounts

when, for example, placing securities transactions that the portfolio manager believes could more likely result in favourable performance. Policies and procedures are designed to ensure that over time, no client is favoured to the detriment of another.

j) Trading Client's Securities: Selection of investment opportunities for an account may include securities issued by a TD Waterhouse or other TD Bank Group client. Where TD Waterhouse acts as a portfolio manager, this may result in TD Waterhouse or an affiliate voting proxies for the account in respect of such issuers.

k) Seed Capital Hedge: TD Waterhouse or one of its affiliates may provide seed capital in order to establish a mutual fund or pooled fund and allow it to commence operations. This type of investment is intended to be temporary pending subscriptions by unrelated investors and is not made for the purpose of earning investment returns. As a result, TD Waterhouse or one of its affiliates may hedge a seed capital investment in a mutual fund or pooled fund established by it or an affiliate, including by short selling exchange traded funds or the individual securities held by such fund.

l) Referral Fee Disclosure: The client may have been referred to TD Waterhouse by an employee within TD Bank Group, who may or may not be registered to provide investment advice. The purpose of this referral is to better align the client's investment needs with the TD Bank Group entity that can provide the specific services requested. A brief description of a number of TD Bank Group entities, and the nature of the services which each provides, is set out below. This referral is pursuant to arrangements among TD Waterhouse, TD Bank, The Canada Trust Company, TD Investment Services Inc., TD Waterhouse Private Investment Counsel Inc., TD Asset Management Inc., and First Nations Bank of Canada. A referral fee based upon a percentage of the transferred assets may be paid by TD Waterhouse to the referring employee and/or his/her employer.

Where TD Waterhouse refers the client to certain of the above-referenced entities, TD Waterhouse and/or an employee of TD Waterhouse may receive a referral fee as a one-time flat fee (currently \$250.00, but subject to change), or a one-time fee based upon a percentage of the referred assets or annual fee earned, or the payment may be a fee paid over a limited period of time based on a percentage of the value of the assets in the client's account or annual fee earned on the client's account, or such other factors as may be determined from time to time.

The amount of any referral fee will not affect any fees paid or payable by the client.

Fairness Policy: TD Waterhouse maintains standards directed to ensuring fairness for clients. The fairness policies of TD Waterhouse are set out below.

Each director, officer, and employee of TD Waterhouse shall, as applicable:

- (a) Ensure that he/she deals fairly with all accounts when making investment recommendations, or taking investment action and must not favour some accounts over others.
- (b) Use his/her best efforts to mitigate any conflict of interest between himself/herself, TD Waterhouse and clients, and inform clients of any material conflict of interest relating to him/her that might impair his/her ability to render unbiased and objective advice with respect to investment opportunities.
- (c) In advising clients, exercise diligence, independence (including

in the case of securities of TD Bank or affiliates where additional conflict controls are in place), and thoroughness in analyzing investments, making investment recommendations and taking investment action.

- (d) Strive towards a high standard of ethical business and personal conduct and professionalism in adherence to TD Bank's Code of Conduct & Ethics Policy, comply with the Personal Trading Policy requiring pre-approval of personal trade requests, and review and attest to these policies annually.

TD WATERHOUSE ELECTRONIC BROKERAGE SERVICES CLIENT AGREEMENT

Clause 3: Fourth Paragraph - Amended

You will not attempt to enter restricted areas of our computer systems or the computer system of any entity related to or affiliated with us, or performs functions which you are not authorized to perform pursuant to this Agreement.

Clause 4 – Amended

4. Information provided through the Services has been independently obtained from various Information Providers through sources believed to be reliable. TD Waterhouse and the Information Providers do not guarantee the timeliness, sequence, accuracy and completeness of any market data or other Information or messages that they disseminate. Neither TD Waterhouse nor any Information Provider shall be liable in any way to you or any other person for (a) any inaccuracy, error or delay, or omission of (i) any such data, Information or message or (ii) the transmission or delivery of any such data, Information or message, or (b) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission or by reason of nonperformance, or of interruption in any such data, Information or message, either due to any negligent act or omission by any disseminating party or due to any "force majeure" (i.e., flood, extraordinary weather conditions, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, dispute, accident, communications or power failure, equipment or software malfunctions) or any cause beyond the reasonable control of any disseminating party.

Clause 5 – Amended

You agree that neither TD Waterhouse nor the Information Providers shall have any liability, contingent or otherwise, for the accuracy, completeness, timeliness or correct sequencing of the Information or for any decision made or action taken by you in reliance upon the Information or Services, or for interruption of any data, Information or aspect of the Services. We will not be responsible for any loss, damage or personal injury suffered by any person by reason of any act or omission in the course of or in connection with the operation of any Access Device by you.

IMPORTANT INFORMATION REGARDING LEVERAGE RISK

Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only.

If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same, even if the value of the securities purchased declines.

IMPORTANT NOTICE FOR INSIDERS AND SIGNIFICANT SHAREHOLDERS

TD WATERHOUSE DISCOUNT BROKERAGE

In an effort to maintain a level playing field for all investors, Canadian securities industry regulations require insiders and significant shareholders of publicly traded companies to disclose their status when opening a brokerage account and advise of any changes of status as they occur.

In addition, insiders and significant shareholders are required to disclose their status when placing trades on equities and options issued by, or related to, the company with which they are associated, when the trades are entered on any Canadian exchange or market.

The same requirement applies if you have trading authority or power of attorney on another person's account and are placing trades on his or her behalf, and either you or the other person is an insider or a significant shareholder of the issuer's securities. This requirement also applies to accounts where an insider/ significant shareholder has a financial interest.

Clients of TD Waterhouse Discount Brokerage who are insiders of publicly traded companies are able to declare their status when placing orders on WebBroker or the TD Waterhouse Active Trader platform. These orders cannot be placed via TeleMax, TalkBroker or the thinkorswim trading platform, but you can place orders through an Investment Representative and indicate insider/significant shareholder status. There are restrictions that apply to the sale of securities on the TSX when one is a significant shareholder.

At TD Waterhouse, we value and appreciate your business. For further information, or to update your information with regard to your insider or significant shareholder status, including whether you are a reporting insider, please call an Investment Representative at 1-800-465-5463. We would be happy to assist you, anytime, 24 hours a day, seven days a week. Thank you for choosing TD Waterhouse.

TD WATERHOUSE FINANCIAL PLANNING

In an effort to maintain a level playing field for all investors, Canadian securities industry regulations require insiders and significant shareholders of publicly traded companies to disclose their status when opening a brokerage account and advise of any changes of status as they occur.

In addition, insiders and significant shareholders are required to disclose their status when placing trades on securities issued by, or related to, the company with which they are associated, when the trades are entered on any Canadian exchange or market.

The same declaration requirement applies if you have trading authority or power of attorney on another person's account and are placing trades on his or her behalf, and either you or the other person is an insider or a significant shareholder of the issuer's securities. This requirement also applies to accounts where an insider/significant shareholder has a financial interest.

Insiders and significant shareholders must contact a TD Waterhouse Registered Representative and disclose their connection to the company before placing any such orders.

TD Waterhouse

At TD Waterhouse, we value and appreciate your business. For further information, or to update your information with regard to your insider or significant shareholder status, including whether you are a reporting insider, please call your Financial Planner.

TD WATERHOUSE PRIVATE INVESTMENT ADVICE

In an effort to maintain a level playing field for all investors, Canadian securities industry regulations require insiders and significant shareholders of publicly traded companies to disclose their status when opening a brokerage account and advise of any changes of status as they occur.

In addition, insiders and significant shareholders are required to disclose their status when placing trades on securities issued by, or related to, the company with which they are associated, when the trades are entered on any Canadian exchange or market.

The same declaration requirement applies if you have trading authority or power of attorney on another person's account and are placing trades on his or her behalf, and either you or the other person is an insider or a significant shareholder of the issuer's securities. This requirement also applies to accounts where an insider/significant shareholder has a financial interest.

Insiders and significant shareholders must contact their Investment Advisor and disclose their connection to the company before placing any such orders.

At TD Waterhouse, we value and appreciate your business. For further information, or to update your information with regard to your insider or significant shareholder status, including whether you are a reporting insider, please call your Investment Advisor.

**For a complete copy of the amended
Account and Services Agreements and
Disclosure Documents, please contact
us at the number on your
TD Waterhouse account statement.**

TD Waterhouse Discount Brokerage, TD Waterhouse Financial Planning, TD Waterhouse Institutional Services and TD Waterhouse Private Investment Advice are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc.— Member of the Canadian Investor Protection Fund.

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