[Date]

[First Name] [Last Name] [Address] [City], [State] [Zip]

Dear Valued Advisor,

An annual review of our records indicates that the names and Tax Identification Numbers (TINs) (Social Security Number or Employer Identification Number) TD AMERITRADE has on file for the owners of some of your clients' accounts may not match Internal Revenue Service (IRS) records; or the TD AMERITRADE records are incomplete. This situation can arise for a number of reasons.

We are contacting your affected clients, asking them to identify the situation below that might best describe why the Account Owner's information is not matching and to follow the instructions to update the Account Owner's information:

A. The name on the Account Owner's Social Security card needs to be updated due to a recent marriage, divorce, adoption, etc.

- 1. Clients should contact their local Social Security Administration (SSA) office; and
- 2. Complete the attached Substitute Form W-9* with the correct information, sign it, then return it in the enclosed envelope or fax it to 816-243-3769.

B. The Account Owner does not have a TIN or has lost his or her Social Security card.

- 1. Clients should contact their local SSA office for a replacement card or to request a TIN; and
- 2. Complete the attached Substitute Form W-9* and indicate "applied for" in the TIN section, sign it, then return it to TD AMERITRADE in the enclosed envelope or fax it to 816-243-3769.

C. The Account Owner is not a U.S. citizen.

Your clients may be receiving this notice because the W-8BEN TD AMERITRADE had on file for them has expired. They should download a W-8BEN at http://www.irs.gov/pub/irs-pdf/fw8ben.pdf, then complete and sign the form and return it to TD AMERITRADE in the envelope we will enclose. (We cannot accept faxed copies of Form W-8BEN.)

D. None of the above situations apply to the Account Owner.

Your clients should complete the attached Substitute Form W-9* with the name and TIN indicated on their Social Security card, sign it, then return it in the envelope we will enclose or fax it to 816-243-3769.

If these clients do not take appropriate action to correct this problem, they may be subject to a \$50 penalty by the IRS and may be subject to 28% backup withholding on taxable distributions and gross proceeds paid to their account.

* Please note that your clients must use the version of Form W-9 that will be attached to the bottom of their letter, or the IRS Form W-9 dated October 2007. If they send us a Form W-9 dated prior to October 2007, we will not be able to accept it.

Enclosed please find a copy of the letter that we are sending to your clients to whom this applies. For a list of your accounts that are affected by this, or if you have any questions, please contact your Service Team.

Thank you for your attention to this matter. We appreciate your business and look forward to serving you.

Sincerely,

John V. Tovar Managing Director, Brokerage Services TD AMERITRADE Institutional

Please note: You may have previously received notification(s) (B-Notice) with similar instructions. However, providing the completed Substitute Form W-9 below may or may not satisfy the requirements of that notice(s).

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TDAI 8226 L 12/08

Substitute Form W-9 - Request for Taxpayer Identification Number and Certification							
Name							
Business Name, if different from above	Social Security Number						
Address (number, street, and apt. or suite no.)	$1 \qquad \underline{1 1 + 1 + 1 + 1}$						

Γ	Employer Identification Number										
		_	-								

Account Number: (Pre-populated)

For U.S. Payees Exempt From Backup Withholding

Certification

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and,
- 3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions - You must cross out item **2** above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

Sign Here Signature ►

Date 🕨

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