

Please note: The data entered on this form may be scanned electronically. Please print neatly to ensure completeness and accuracy.

(For Branch Use Only) Transit #

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Complete this form only if you want to transfer your account from another institution.

Receiving Institution Information

(see reverse for mailing address)

- | | |
|--|--|
| <input type="checkbox"/> TD Waterhouse Discount Brokerage | <input type="checkbox"/> TD Waterhouse Private Investment Counsel Inc. |
| <input type="checkbox"/> TD Waterhouse Financial Planning | <input type="checkbox"/> TD Asset Management USA Inc. (Private Investment Counsel) |
| <input type="checkbox"/> TD Waterhouse Private Investment Advice | <input type="checkbox"/> The Canada Trust Company (Private Trust) |
| <input type="checkbox"/> TD Waterhouse Institutional Services | <input type="checkbox"/> TD Investment Services Inc. (TD Mutual Funds) |

Client name _____
 Address _____
 City _____
 Province _____ Postal Code _____
 SIN _____ Telephone _____

Dealer/Rep Code _____
 FINS# _____ CUID _____ DTC _____ Euroclear# **99123**
 Contact Name _____
 Contact Telephone _____

Delivering Institution _____
 Address _____
 Contact _____ Telephone _____

This is my authorization to you to deliver to the receiving institution, the account(s) you are carrying for me and for the receiving institution to receive this account(s). This includes all securities long and short and debit or credit balance. Delivery is to be made by the receiving institution of all securities short against payment. These instructions are given subject to the receiving institution's approval of my account(s).

Account number at delivering institution	Account number at receiving institution	All	Cdn \$ only	US \$ only	only
1. _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transfer: (check one box only)

- All In-Kind (as is)
 All In-Cash*
 Partial* as listed below, or on attached list
 All assets* mixed In-Cash and In-Kind (as is) see below or attached list
 List attached

**Please refer to statement in bold Client Authorization section.*

In-Kind or Cash	<input type="checkbox"/> Dollars <input type="checkbox"/> Shrs/Units	Investment Amount	Symbol and/or Certificate Number or Policy Number
		Investment Description	
In-Kind or Cash	<input type="checkbox"/> Dollars <input type="checkbox"/> Shrs/Units	Investment Amount	Symbol and/or Certificate Number or Policy Number
		Investment Description	
In-Kind or Cash	<input type="checkbox"/> Dollars <input type="checkbox"/> Shrs/Units	Investment Amount	Symbol and/or Certificate Number or Policy Number
		Investment Description	

For use by Relinquishing Institution									
Delay Delivery Until									
D	D	M	M	Y	Y	Y	Y	Y	Y
Delay Delivery Until									
D	D	M	M	Y	Y	Y	Y	Y	Y
Delay Delivery Until									
D	D	M	M	Y	Y	Y	Y	Y	Y

Client Authorization: I hereby request the transfer of my account and its investments as described above.

Please cancel all open orders (G.T.C./SWF/PAC, etc.) for my account(s) on your books.

***Where I have requested a transfer in cash, I authorize the liquidation of all or part of my investments. I agree to pay any applicable fees, charges or adjustments (as per disclosure on reverse).**

I HAVE READ THE DISCLOSURE ON REVERSE AND AUTHORIZE TRANSFER AS ABOVE Signature of Account Holder _____ Date _____ Joint Account Holder Signature _____ Date _____	Signature Guarantee Stamp
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SHADED AREAS FOR HEAD OFFICE USE ONLY

TD Waterhouse Canada Inc.,
TD Waterhouse Private Investment Counsel Inc.
TD Waterhouse Institutional Services and
TD Asset Management USA Inc. (Private Investment Counsel)
TD Investment Services Inc.
Client Transfer Services
c/o Distribution Centre
60 Northwind Place
Scarborough, Ontario
M1S 5L4

The TD Canada Trust Complanly
Private Trust
Client Transfer Services
c/o Distribution Centre
60 Northwind Place
Scarborough, Ontario
M1S 5L4

Account Transfer Client Disclosure

In our business we are dedicated to continually improving Client Service. This Client Disclosure and informational document was developed to help you understand the account transfer process. **It is important to read this document carefully before signing the section called CLIENT AUTHORIZATION on this Account Transfer form.** Should you have any questions after reading this document, please be sure to address your inquiries with your Receiving Institution's Investment Representative.

What is the difference between In-Cash and In-Kind?

In-Cash means that all your assets which are not currently in liquid form are to be liquidated, sold, redeemed, etc. in order that your account can be transferred to the Receiving Institution in the form of cash.

It is important to note that if you have indicated an **In-Cash** transfer of your account, the trades will be executed at market. The trades will be placed on a best efforts basis subsequent to the receipt of the transfer form and are subject to normal commission charges. In order to avoid delays, you may place the trades yourself with the delivering institution at the time of signing this transfer form.

In-Kind means that you want the account transferred, **as is**. If you hold investment products and a cash balance, then the investment products may be transferred as well as the cash balance in their current state.

How long will my transfer take?

The time required to completely transfer your account will for the most part depend on the type of account you are transferring and type of investment products you currently hold. Please note that all your assets may not all be transferred at exactly the same time.

Non-registered Accounts:

Under current IDA regulations, this type of transfer may **take approximately 10 business days from the time of receipt by the Delivering Institution**, if it is being delivered via the Automated Transfer Online Notification System (ATON). If the transfer is not being delivered via ATON, the length of time to complete the transfer could exceed 10 business days.

Types of Investment Products

Mutual Funds:

Currently, mutual fund products take longer to fully transfer, and may result in a possible delay into your new account, due to the requirement of re-registering the mutual fund at the Fund Companies. **On average mutual funds require 5 - 10 business days to transfer from the time the mutual fund power of attorney is received** by the Receiving Institution.

Guaranteed Investment Certificates & Term Deposits:

Generally, a Guaranteed Investment Certificate (GIC) **is not transferable IN-KIND (as is) prior to the maturity date**. Most GIC's must be transferred IN-CASH upon their maturity. Please check the terms and conditions with the Institution which currently holds your investment. If your GIC matures in more than 6 months' time, please submit your transfer request one month prior to maturity.

Other Investment Products:

There are many other investment products which may be non-transferable, non-redeemable or subject to other delays. Some of these products include Mortgages, Foreign Securities, Non-transferable Bonds (minimum denomination requirements).

Rejected Transfers:

An account transfer request may be rejected by the Delivering Institution for a number of reasons, such as, insufficient funds to cover fees, account not in good standing i.e. undermargin, short position(s), etc. If for any reason your transfer has been rejected by the Delivering Institution, they may return the transfer to the Receiving Institution unprocessed. **When the rejection has been rectified, the transfer process may begin again and the Delivering Institution may then have approximately 10 business days, from the date of receipt of the transfer documents to process the transfer.**

How much will it cost to transfer my account?

Transfer Fees:

Most institutions charge a transfer out fee at which the cost vary. It is important to ensure that you have sufficient funds available in your account at the delivering institution to cover your transfer and administration fees, as the delivering institution may reject the transfer unprocessed, thus creating a lengthy delay.