



**Information for Clients Regarding the TD Bank USA, N.A.
Institutional Money Market Deposit Account (“Institutional MMDA”)**

March 2012	Rate 0.019994%	Rate Factor 0.0000005479%	APY 0.02%
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The Institutional MMDA is provided by TD Bank USA, N.A. (TD Bank USA), an affiliate of TD Ameritrade Trust Company (TD Ameritrade Trust). TD Bank USA is a national bank chartered under the laws of the United States of America and is based in Portland, Maine. TD Bank USA is a wholly-owned, indirect subsidiary of The Toronto-Dominion Bank.

Balances in the Institutional MMDA are insured by The Federal Deposit Insurance Corporation (FDIC) (not covered by SIPC). Currently the FDIC insures consumer balances up to \$250,000 at insured institutions. For additional information regarding FDIC insurance, please visit www.fdic.gov or call 1-877-ASK-FDIC.

Interest on the Institutional MMDA is accrued daily and is credited to the depositor’s account on the last business day of the month. There is no minimum deposit. Because the Institutional MMDA is a bank account rather than an SEC-registered money market fund, there is no expense ratio or prospectus.

The rate of return on the Institutional MMDA may vary with market conditions and is subject to adjustment periodically by TD Bank USA.

The current interest rate for the Institutional MMDA is posted on the TD Ameritrade Trust Web site at www.tdameritradetrust.com, or you may contact TD Ameritrade Trust Client Services at 877-270-6892 to obtain it. Current interest rates are also available through your Plan’s third-party administrator and are provided on your Plan’s monthly trust statement. Recent interest rate history for the Institutional MMDA is as follows:

Annual Percentage Yields by Month	
February 2012	0.02%
January 2012	0.02%
December 2011	0.02%
November 2011	0.02%
October 2011	0.05%
September 2011	0.05%
August 2011	0.05%
July 2011	0.05%
June 2011	0.05%
May 2011	0.05%
April 2011	0.05%
March 2011	0.05%

Annualized Total Returns	
YTD	0.02%
3 months	0.02%
12 months	0.04%
Since Inception	0.26%

Calendar Year Returns	
2011	0.05%
2010	0.07%
2009	0.23%
2008*	1.53%

*Inception date August 18, 2008

TD Ameritrade Trust receives a fee from TD Bank USA for marketing and related services in connection with the Institutional MMDA. No portion of these fees will reduce or offset the fees otherwise due to TD Ameritrade Trust in connection with trust or custody services provided by TD Ameritrade Trust to an account unless required by law or regulation. The fee is derived using a formula which results in the fee varying from month to month depending on market conditions. The rate of the fee that TD Ameritrade receives may exceed the interest rate or effective yield that depositors receive from the Institutional MMDA.

TD Bank USA, N.A. and TD Ameritrade Trust Company are affiliated through their parent companies.

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