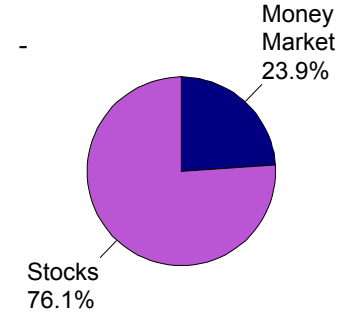


800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209

Announcements:
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Portfolio Summary							
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield	Portfolio Allocation
Cash	\$ -	\$ -	\$ -	-	\$ -	-	
MMDA	-	-	-	-	-	-	
Money Market	598.47	9,255.82	(8657.35)	(94)%	-	-	-
Short Balance	-	-	-	-	-	-	
Stocks	24,176.45	21,826.20	2,350.25	10.8%	408.80	1.7%	
Short Stocks	-	-	-	-	-	-	
Fixed Income	-	-	-	-	-	-	
Options	-	-	-	-	-	-	
Short Options	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	
Other	-	-	-	-	-	-	
Total	\$24774.92	\$31,082.02	(\$6307.10)	(20.3)%	408.80	1.3%	



Cash Activity Summary			Income & Expense Summary			Performance Summary	
	Current	YTD	Reportable	Non Reportable	YTD		YTD
Opening Balance	\$ 0.00	\$ -	Income			Cost Basis As Of - 12/31/08	\$18,576.17
Securities Purchased	(2,052.99)	(19,431.77)	Dividends	\$52.72	\$ -	Unrealized Gains	445.01
Securities Sold	-	15,792.00	Interest	-	-	Unrealized Losses	(4,882.58)
Funds Deposited	350.22	4,437.31	Other	-	-	Funds Deposited/(Disbursed)	(2574.75)
Funds Disbursed		(7012.06)	Expense			Income/(Expense)	571.93
Income	52.72	571.93	Interest	-	-	Securities	
Expense	-	-	Fees	-	-	Received/(Delivered)	0.00
Other	1,650.05	(1,369.54)	Other	-	-		
Closing Balance	\$ 0.00	\$0.00	Net	\$52.72	\$0.00		

Statement for Account

12/01/08 - 12/31/08

Income Summary Detail*		
Description	Current	Year to Date
Qualified Dividends	52.72	571.93
Money Market Fund Dividends	4.88	80.76

*This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

Account Positions										
Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
COGNIZANT TECH SOLUTIONS CRP COM	CTSH	100	\$ 18.06	\$ 1,806.00	11/16/07	\$ 3,163.98	\$ 31.64	\$ (1,357.98)		
DANAHER CORP DEL COM	DHR	35	56.61	1,981.35		-	-		4.20	0.2%
FACTSET RESEARCH SYSTEMS INC. COM	FDS	80	44.24	3,539.20		-	-		57.60	1.6%
FASTENAL CO COM	FAST	100	34.85	3,485.00	01/23/08	3,684.99	36.85	(199.99)	54.00	1.5%
HENRY JACK & ASSOC INC COM	JKHY	150	19.41	2,911.50		-	-		45.00	1.5%
NEOGEN CORP COM	NEOG	100	24.98	2,498.00	12/10/08	2,052.99	20.53	445.01		
PAYCHEX INC COM	PAYX	120	26.28	3,153.60	11/20/07	4,582.78	38.19	(1,429.18)	148.80	4.7%
STRYKER CORP COM	SYK	80	39.95	3,196.00	04/24/08	5,091.43	63.64	(1,895.43)	32.00	1.0%
SYSCO CORP COM	SYI	70	22.94	1,605.80		-	-		67.20	4.2%
Total Stocks				\$24,176.45		\$18,576.17		\$(4,437.57)	\$408.80	1.7%
Total Cash Account				\$24,176.45		\$18,576.17		\$(4,437.57)	\$408.80	1.7%

12/01/08 - 12/31/08

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance									\$ 0.00
12/11/08	12/11/08	Cash	Div/Int - Income	HENRY JACK &ASSOC INC COM Payable: 12/11/2008 QUALIFIED DIVIDENDS 11.25	JKHY		\$ 0.00	\$ 11.25	11.25
12/11/08	12/11/08	Cash	Journal - Other	PURCHASE TDAM MM PORTFOLIO CLASS A			0.00	(11.25)	0.00
12/10/08	12/15/08	Cash	Buy - Securities Purchased	NEOGEN CORP COM	NEOG	100	20.43	(2,052.99)	(2,052.99)
12/15/08	12/15/08	Cash	Div/Int - Income	FASTENAL CO COM Payable: 12/15/2008 QUALIFIED DIVIDENDS 27.00	FAST		0.00	27.00	(2,025.99)
12/15/08	12/15/08	Cash	Journal - Other	REDEMPTION TDAM MM PORTFOLIO CLASS A			0.00	2,025.99	0.00
12/16/08	12/16/08	Cash	Div/Int - Income	FACTSET RESEARCH SYSTEMS INC. COM Payable: 12/16/2008 QUALIFIED DIVIDENDS 14.40	FDS		0.00	14.40	14.40
12/16/08	12/16/08	Cash	Journal - Other	PURCHASE TDAM MM PORTFOLIO CLASS A			0.00	(14.40)	0.00
12/16/08	12/16/08	Cash	Cash Rec'd - Funds Deposited	CASH RECEIPT RDC 1021			0.00	25.01	25.01
12/16/08	12/16/08	Cash	Cash Rec'd - Funds Deposited	CASH RECEIPT RDC 6138			0.00	50.02	75.03
12/16/08	12/16/08	Cash	Cash Rec'd - Funds Deposited	CASH RECEIPT RDC 3201			0.00	25.03	100.06
12/16/08	12/16/08	Cash	Cash Rec'd - Funds Deposited	CASH RECEIPT RDC 1282			0.00	100.04	200.10
12/16/08	12/16/08	Cash	Cash Rec'd - Funds Deposited	CASH RECEIPT RDC 4411			0.00	50.05	250.15
12/16/08	12/16/08	Cash	Cash Rec'd - Funds Deposited	CASH RECEIPT RDC 2371			0.00	100.07	350.22
12/17/08	12/17/08	Cash	Journal - Other	PURCHASE TDAM MM PORTFOLIO CLASS A			0.00	(350.22)	0.00

12/01/08 - 12/31/08

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
12/17/08	12/17/08	Cash	Div/Int - Income	TDAM MM PORTFOLIO CLASS A Payable: 12/17/2008 Short Term Cap Gains 0.07	ZTD82		0.00	0.07	0.07
12/18/08	12/18/08	Cash	Journal - Other	PURCHASE TDAM MM PORTFOLIO CLASS A			0.00	(0.07)	0.00
Closing Balance									\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Money Market Fund Account Interest Credited

Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
12/01/08	\$ 9,255.82	1	1.0598	\$ 0.27	\$ 0.27	\$ -
12/02/08	9,255.82	1	1.0368	0.26	0.53	-
12/03/08	9,255.82	1	1.0064	0.26	0.79	-
12/04/08	9,255.82	1	0.9838	0.25	1.04	-
12/05/08	9,255.82	3	0.9397	0.71	1.75	-
12/08/08	9,255.82	1	0.8772	0.22	1.97	-
12/09/08	9,255.82	1	0.8591	0.22	2.19	-
12/10/08	9,255.82	1	0.8419	0.21	2.40	-
12/11/08	9,267.07	1	0.8322	0.22	2.62	-
12/12/08	9,267.07	3	0.7637	0.58	3.20	-
12/15/08	7,241.08	1	0.7288	0.14	3.34	-
12/16/08	7,255.48	1	0.6653	0.13	3.47	-
12/17/08	7,605.70	1	0.6161	0.13	3.60	-
12/18/08	7,605.77	1	0.5769	0.12	3.72	-
12/19/08	7,605.77	3	0.4815	0.30	4.02	-
12/22/08	7,605.77	1	0.3996	0.09	4.11	-
12/23/08	7,605.77	1	0.4214	0.09	4.20	-
12/24/08	7,605.77	2	0.4237	0.17	4.37	-
12/26/08	7,605.77	3	0.4333	0.27	4.64	-
12/29/08	7,605.77	1	0.4012	0.09	4.73	-
12/30/08	7,605.77	1	0.3942	0.08	4.81	-
12/31/08	7,605.77	1	0.3638	0.07	4.88	4.88
Total Interest Income						\$4.88

12/01/08 - 12/31/08

Money Market Fund Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance								\$9,255.82
12/11/08		12/11/08	Received	TDAM MM PORTFOLIO CLASS A PURCHASE TDAM MM PORTFOLIO CLASS A			\$ 11.25	9,267.07
12/15/08		12/15/08	Delivered	TDAM MM PORTFOLIO CLASS A REDEMPTION TDAM MM PORTFOLIO CLASS A			(2,025.99)	7,241.08
12/16/08		12/16/08	Received	TDAM MM PORTFOLIO CLASS A PURCHASE TDAM MM PORTFOLIO CLASS A			14.40	7,255.48
12/17/08		12/17/08	Received	TDAM MM PORTFOLIO CLASS A PURCHASE TDAM MM PORTFOLIO CLASS A			350.22	7,605.70
12/18/08		12/18/08	Received	TDAM MM PORTFOLIO CLASS A PURCHASE TDAM MM PORTFOLIO CLASS A			0.07	7,605.77
12/31/08		12/31/08	Received	Money Market Fund Dividends			4.88	7,610.65
Closing Balance								\$7,610.65

Important Information

Keep this statement for income tax purposes

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

The above prices are provided only as a general guide to value your portfolio. Current quotations are available through TD AMERITRADE. Certificates of Deposit are priced at market prices. Sale of bonds prior to maturity may result in a loss of principal. Mortgage backed positions are valued using the remaining balance and the current market price.

Non-Standard Assets: This statement shows all assets in your account including certain direct investments that may be held by a third party. TD AMERITRADE is not responsible for third-party information, including the valuation of certain non-standard assets. The price shown represents an estimated value that is provided by an annual report or other source. The estimated value of these assets may not be realized when you try to liquidate the position. Assets held by a third party are not covered by the Securities Investor Protection Corporation (SIPC)

Important Information

Auction Rate Securities ("ARS") Pricing: TD AMERITRADE has consistently reflected the value of ARS positions in client accounts and on account statements at par. Par value may not be the same as the market price that could be obtained in the event of a sale. The ARS market is currently experiencing a lack of liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions. In the event of a failed auction, the coupon rate paid to holders is typically set to a predetermined rate specified in the offering documents for such securities.

The most recent statement of financial condition for TD AMERITRADE Clearing, Inc. may be obtained at no cost, via the Internet at <http://www.tdameritrade.com/financialstatement.html> on or before 12/29/08, or by contacting TD AMERITRADE Clearing, Inc. at 1-800-237-8692. As of September 30, 2008 TD AMERITRADE Clearing, Inc. had net capital and a net capital requirement of \$836.5 million and \$157.5 million, respectively. A copy of the report and comments is currently available for customers' inspection at the principal office of the commission in Washington DC and the Denver, CO office of the Commission.

Anti-Money Laundering Requirements

The USA PATRIOT Act is designed to detect, deter, and punish terrorists and/or terrorist groups in the United States and abroad. The Act requires U.S. financial institutions and brokerage firms to implement comprehensive anti-money laundering programs.

What is money laundering?

Money laundering is the process of disguising illegally obtained funds so that they appear to come from legitimate sources or activities. Money laundering occurs in connection with a wide variety of crimes, including (but not limited to) illegal arms sales, drug trafficking, fraud, terrorism, embezzlement, and political corruption.

How big is the problem and why is it important?

According to the U.S. Department of State, one recent estimate puts the amount of worldwide money laundering activity at roughly \$1 trillion per year. The use of the U.S. financial system by criminals to facilitate terrorism or other crimes could taint our financial markets.

What is TD AMERITRADE required to do?

As required by the USA PATRIOT Act, our anti-money laundering program designates a special Compliance Officer to ensure compliance with applicable laws, maintains policies and procedures to detect and report suspicious transactions, performs employee training, and conducts independent audits. Federal law also requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. As part of this requirement, we may ask you to provide various identification documents or other information. Until you provide the information or documents required, we may not be able to open an account or process transactions for you.

We thank you for your patience and look forward to your support in our efforts to deny terrorist groups access to America's financial system.

Important Information

Annual Margin Disclosure

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD AMERITRADE, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin: You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.

Portfolio Report Guide

TD AMERITRADE provides monthly Portfolio Reports for accounts with activity and quarterly reports for inactive accounts with assets.¹

Portfolio Summary

Tracks the current value of your portfolio as of the report date and compares it to the prior month.² The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart.

Margin Equity = Total Account Equity/(Total Long Marginable Value + Total Short Value)

Activity Summary

The opening and closing cash balances are reconciled here for your quick reference. All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only)

This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

Retirement Account Summary (IRAs only)

Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current value as of December 31 of the previous year and will be furnished to the Internal Revenue Service.

Performance Summary

Monitor your annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions

View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first.

The estimated investment income² and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period).

Account Activity

All account activity is clearly defined, listed in date order, and reflected in the closing cash balance.

Positions Closed this Month

Includes securities sold this month showing the oldest trade date for the original purchase and the realized gain or loss.

Trades Pending Settlement

Confirm your executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

Open Orders

Review your open limit orders for accuracy and notify us immediately if you wish to change or cancel an order.

Cash Management Activity

Cash management transactions (including check, debit card and ATM activity) that cleared during this month are listed in date order.

TD AMERITRADE

TD AMERITRADE does not provide investment, legal, or tax advice. Please consult your legal advisor or tax accountant when necessary. As a standard industry practice, phone conversations may be recorded for quality control and transaction verification purposes.

For TD AMERITRADE Institutional clients, your advisor firm is separate from and not affiliated with TD AMERITRADE, Inc. or TD AMERITRADE Clearing, Inc., and each firm is not responsible for the products and services of the other.

Accuracy of Reports

If you find any errors or omissions in your account statement you should immediately call us at the number listed on page one of your statement. You should also contact our Clearing firm, TD AMERITRADE Clearing, Inc. at (402) 970-7724. Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please notify a Client Services representative or your local branch office, as well as TD AMERITRADE Clearing, Inc. in writing within ten (10) days of your receipt of this statement. Any oral statements that you have made to us should be confirmed in writing. The statement will otherwise be considered conclusive.

Please notify us promptly of any changes in your contact information. Transactions reflected on your report will be conclusively deemed accurate unless you notify TD AMERITRADE immediately.

Account Protection

Deposits made into a TD Bank USA, NA Money Market Deposit Account are insured by the FDIC (not covered by SIPC) up to \$100,000* per depositor (up to \$250,000 of protection for the combined total of the traditional and Roth IRAs, self-directed Keoghs and certain other retirement accounts). Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD AMERITRADE, Inc. is a member of the Securities Investor Protection Corporation. Securities in your account protected up to \$500,000. For details, please visit www.sipc.org or call (202) 371-8300. Up to an aggregate of 250 million of additional securities protection, of which \$900,000 may be applied to cash, is provided by London insurers, also limited to a combined return to any client from a Trustee, SIPC and London of \$150 million. This coverage provides you protection against brokerage insolvency and does not protect against loss in market value of the securities.

Tax Reporting

The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

Cost Basis

Cost-Basis, tax lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD AMERITRADE is not responsible for the reliability or suitability of the information. TD AMERITRADE and its information providers ("Providers") do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD AMERITRADE.

Margin and Options Account Agreements

Promptly advise TD AMERITRADE in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. A summary of commissions and charges incurred with the execution of options transactions is available.

Current Market Prices

The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. Non-Priced securities are indicated by "NP" and may affect statement balances and totals. The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices.

Limited Partnerships and non-traded Real Estate Investment Trusts are generally illiquid and have no public markets; annual valuations are obtained from a third party or the general partner. The secondary market for Certificates of Deposits (CDs) is generally illiquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Portfolio report valuations may not represent sales proceeds.

*On October 3, 2008, President George W. Bush signed the Emergency Economic Stabilization Act of 2008, which temporarily raises the basic limit on federal deposit insurance coverage from \$100,000 to \$250,000 per depositor. The temporary increase in deposit insurance coverage became effective upon the President's signature. The legislation provides that the basic deposit insurance limit will return to \$100,000 after December 31, 2009.

Regulatory Disclosures

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearinghouse, if any, on which such transactions are executed; (ii) federal laws, including the Securities Act of 1933 and the Securities Exchange Act of 1934, each as amended to date and in the future, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at (800) 289-9999 or www.finra.org.

The interest rate shown for TD AMERITRADE Cash is taken from the applicable interest rate tier for the Market Value balance in the TD AMERITRADE Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate tier applicable to each day's balance. Interest rates on TD AMERITRADE Cash balances are based on tiers as determined by balances held in those sweep vehicles as follows: \$0.01 to \$1,999, \$2,000 to \$9,999, \$10,000 to \$24,999, \$25,000 to \$99,999, \$100,000 and above

Financial Statement Notification

The statement of financial condition for TD AMERITRADE is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

Allocation Method

In the event any of your securities are called or assigned, the securities will be selected on an impartial, random basis.

Free Credit Balances (Rule 15c3-2 & 3)

Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T)

If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow (SEC Rules 606 and 607)

In some circumstances, TD AMERITRADE receives compensation for directing certain over-the-counter and listed equity order flow to selected market makers, brokers or dealers. Compensation is in the form of a per share cash payment. We post quarterly reports disclosing the venues for order routing execution at www.tdameritrade.com. A written copy is available upon request.

It is our policy, absent client orders to the contrary, to select brokers, dealers, and market makers based on the ability to provide best execution and the history of seeking price improvement on market orders. Price improvement is available under certain market conditions, and we regularly monitor executions to test for such improvement if available.

Trade Confirmations (Rule 10b-10)

All confirmations are transmitted on the transaction date

Privacy Policy Notification

A copy of the TD AMERITRADE privacy policy is available at www.tdameritrade.com

¹ Due to rounding adjustments, the statement details may not equal the statement totals.

² Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned as of the statement date and the most recent dividend rate provided. Yield data provided by third-party vendor, Interactive Data Fixed Income Analytics.