

Account Protection

The TD AMERITRADE Asset Protection Guarantee

At TD AMERITRADE, we're committed to delivering our clients one of the highest levels of security in the industry — at no cost to you. That means, if you lose cash or securities from your account due to unauthorized activity, we'll reimburse you for the cash or shares of securities you lost. We're promising you this protection, which adds to the provisions that already govern your account, in case unauthorized activity ever occurs and we determine it was through no fault of your own.

How does the TD AMERITRADE Guarantee work?

We can guarantee this protection if you work with us in three ways:

1. Keep your account information secure and confidential — don't share it, because sharing your UserID, password, PIN or account number with other people means you authorize them to take action in your account.
2. Frequently check your account and report any suspicious or unauthorized activity to us immediately.
3. Take the steps we request if your account is ever compromised and cooperate with our investigation.

If you help us protect you in these basic ways, we'll promise no fine print and no footnotes — just our commitment to protect the assets you entrust to us.

FDIC Insurance

Certificates of Deposit (CDs) purchased through TD AMERITRADE are issued by banks insured by the Federal Deposit Insurance Corporation (FDIC). In addition, cash in your account can be held in a TD Bank USA, N.A., Money Market Deposit Account (MMDA). TD Bank USA, N.A., is an affiliate of TD AMERITRADE, and these assets are protected by the FDIC.

Basic FDIC insurance covers up to \$250,000 per depositor for non-retirement accounts and \$250,000 for IRAs and certain other retirement accounts.*

SIPC Protection

TD AMERITRADE, Inc. is a member of the Securities Investor Protection Corporation. Securities in your account are protected up to \$500,000. For details, please see www.sipc.org.

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 insurers of \$150 million. This coverage provides you protection against brokerage insolvency and does not protect against loss in market value of the securities.

If you have any questions, please call your advisor or TD AMERITRADE Institutional at 800-431-3500. To learn more about SIPC coverage, go to www.sipc.org. For more information about FDIC deposit insurance, visit www.fdic.gov.



*On October 3, 2008, the basic limit on FDIC insurance coverage temporarily increased from \$100,000 to \$250,000 per depositor for non-retirement accounts through December 31, 2009. The legislation did not increase coverage for retirement accounts.

This is not an offer or solicitation in any jurisdiction where we are not authorized to do business.

TD AMERITRADE does not monitor, and is not responsible for, communications between advisors and their clients.

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