



# TD Ameritrade and **you**

Resources to help you and your financial advisor  
pursue financial success.





## Built on service for our RIAs, and you.

Relationships are important. And who you choose to work with to plan your financial future is just as important to us as it is to you.

As your financial advisor's new preferred custodian, we're proud to welcome you to TD Ameritrade Institutional.

We're not only passionate about finance, we're passionate about people. That's why supporting independent Registered Investment Advisors (RIAs) in their pursuit of delivering exceptional wealth management services is something we're deeply invested in. We're committed to making sure your financial advisor has the tools, technology, investment solutions, and service they need to help you pursue your financial goals with confidence.

Remember, your financial advisor has your best interests in mind and so do we. This guide should give you a nice overview of some of the exciting things you can expect from our new relationship. Be sure to reach out to your financial advisor with any questions you might have and about how TD Ameritrade Institutional can help.

Again, welcome!

**Tom Nally**  
President, TD Ameritrade Institutional



# Value and commitment

## Upholding a legacy of innovation, service, and so much more.

One of the most compelling reasons your financial advisor selected TD Ameritrade Institutional as their preferred custodian is that we offer you and your financial advisor truly exceptional value.

This, along with our cutting-edge technology platform and **world-class service**, has led thousands of independent RIAs to choose TD Ameritrade Institutional.

### Just a few reasons why your financial advisor selected TD Ameritrade Institutional to custody your assets:

- Comprehensive experience
- Powerful resources
- Account security
- Broad investment choices



# Comprehensive experience

## Everything we do starts with our commitment to you.

TD Ameritrade Institutional’s custodial services support over 7,000 independent RIAs. When you work with an independent RIA, your Advisor must abide by the fiduciary standard of care—that means your advisory firm is required to put **your best interests ahead of its own**. Our world may be finance, but our goal is to make it work best for you. We take pride in connecting with our financial advisor clients, inspiring and educating them as they work toward helping you pursue your financial dreams.

The TD Ameritrade story is strong

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Approximately  
**10,000**  
Full-time employees

**\$1.3 trillion**  
Total client assets\*

**18,000**  
Volunteer hours  
in the community in 2018

**13 Years of advocacy**  
supporting fiduciary advisors that  
work in your best interest

\*As of September 30, 2018





# Powerful resources

**Extraordinary things can happen when you have the resources you need to be successful.**

Your financial advisor works hard to ensure that you are moving toward your financial goals. We work hard to ensure that your financial advisor has the resources they need to efficiently run their business and manage your accounts. To do so, they need **robust technology solutions** and access to industry-leading research—that’s where we come in.

**We provide your Advisor with:**

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**Innovative  
technology**



**Outstanding  
client service**



**Seamless  
account integration**



**Breadth of products  
and solutions**





# Account security

**For many clients, this is a major priority.**

With TD Ameritrade, your money is with one of the world’s largest discount brokerage firms, with local branches nationwide. With that comes **a commitment to both excellent client service and account information protection**. While no security system is absolutely impenetrable, TD Ameritrade has made substantial investments in security software, systems, and procedures—and is constantly reviewing, refining, and upgrading its infrastructure.

TD Ameritrade is a member of the Securities Investor Protection Corporation (SIPC). Securities in your account are protected up to \$500,000, with a cash limit of \$250,000. For details, please visit [sipc.org](https://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of a brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC, and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

**We’ll always keep you informed**



You’ll receive a clear, concise statement every month that summarizes all of your portfolio positions, including all balances, dividends, and transactions. A duplicate monthly statement is also sent to your Advisor.





# Broad investment choices

## Bringing you the value of choice.

We offer access to a broad range of investment products and solutions to help your financial advisor help you pursue your financial goals.

### Our investment offerings include:

Equities	Stocks and initial public offerings*
Fixed-income	A wide variety of bonds, unit investment trusts, and fixed-rate capital securities**
Mutual funds and exchange-traded funds (ETFs)	Over 17,000 mutual funds to choose from— and access to open- or closed-end funds and institutional-only funds
Other investment solutions	Alternative investments, options, and cash management choices

In addition, we offer your Advisor access to leading research, including Standard & Poor’s, Argus, Vickers, Ford, and more.

Carefully consider the investment objectives, risks, charges and expenses before investing. A prospectus, obtained by calling a TD Ameritrade representative or your advisor, contains this and other important information about an investment company. Read carefully before investing.



# Commitment. Strength. Service.

## Empowering your financial advisor to help you.

We provide RIAs access to non-proprietary investment products, which can be an important part of helping them uphold their fiduciary responsibility—the legal obligation RIAs have to always put your interests first. It’s also why we act as a public voice for RIAs, advocating on their behalf on measures that support investors’ best interests.

TD Ameritrade Institutional and your financial advisor are both fully committed to protecting and growing your assets, because helping you pursue your financial goals is a top priority.

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**Connect with your Advisor.**  
**Visit: [tdainstitutional.com](https://tdainstitutional.com)**



\* Investors should note that newly issued securities are subject to greater volatility and market risk than securities of established companies. IPOs are not suitable for everyone. Investors must meet certain eligibility criteria to register for new issue investing. International securities are subject to additional risks, such as currency fluctuations, and political and economic instability.

\*\* Investments in fixed-income products are subject to liquidity (or market) risk, interest rate risk (bonds ordinarily decline in price when interest rates rise and rise in price when interest rates fall), financial (or credit) risk, inflation (or purchasing power) risk, and special tax liabilities. May be worth less than the original cost upon redemption.

All investments involve risk, including loss of principal. Past performance does not guarantee future results. There is no assurance that the investment process will consistently lead to successful investing. Asset allocation and diversification do not eliminate the risk of experiencing investment losses.

Mutual funds are subject to market, exchange rate, political, credit, interest rate and prepayment risks, which vary depending on the type of mutual fund.

ETFs can entail risks similar to direct stock ownership, including market, sector, or industry risks. Some ETFs may involve international risk, currency risk, commodity risk, and interest rate risk. Trading prices may not reflect the net asset value of the underlying securities.

Options involve unique risks and are not suitable for all investors.

Please note that alternative investment strategies are subject to greater volatility than investments in traditional securities. Investments may include derivative instruments, including options, futures, swaps, structured securities and other derivative instruments which may involve a high degree of financial risk. They may also invest in foreign securities, which may be more volatile than investments in U.S. securities and will be subject to currency and political risks.

Research and planning tools are obtained by unaffiliated third-party sources deemed reliable by TD Ameritrade. However, TD Ameritrade does not guarantee accuracy and completeness, and makes no warranties with respect to results to be obtained from their use.

Your advisor is not affiliated with TD Ameritrade, Inc. and TD Ameritrade is not responsible for the advice, information, or services it provides to you.

Non-deposit investment products not FDIC-insured/no bank guarantee/may lose value.

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