Keep this information handy. It’s your resource for details on investing and contacting TD Ameritrade when you need questions answered. Read on to learn more about the tools we offer to help you manage your investments.
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You are also responsible for having the necessary shares in your cash or available funds before placing a Buy order or selling short. Before investing in a mutual fund, be sure to carefully consider the particular fund’s investing objectives, risks, charges, and expenses involved. To learn how to obtain a prospectus containing this and other important information, please call a TD Ameritrade representative. Please read the prospectus carefully before investing.

"No-Transaction-Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remuneration from fund companies, including those participating in its no-load, no-transaction-fee program, for record-keeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade’s remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. No-transaction-fee funds and other funds offered through TD Ameritrade have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

Exchange-Traded Funds
ETFs are baskets of securities that trade on an exchange like a stock. ETF orders can be placed on the stock trading ticket or any of our trading platforms. These funds generally track established market indices, commodities, currencies, sectors, or futures contracts. ETFs also may include leveraged or inverse ETFs, which are ETFs that seek to achieve a daily return that is a multiple or an inverse multiple of the daily return of a securities index. These funds also include actively managed ETFs that pursue active management strategies and publish their portfolio holdings on a daily basis. Trading prices may not reflect the actual net asset value of the underlying investments. 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.
Options
TD Ameritrade offers an extensive array of order types for various options trading strategies.

Investment strategies that include options trading expose investors to additional costs, increased risks, and potentially rapid and substantial losses. Please review Characteristics and Risks of Standardized Options before incorporating options trading into your investment strategy. This booklet, published by the Options Clearing Corporation, contains important information on standardized options and options markets. TD Ameritrade clients receive a copy of this booklet when they receive options trading privileges. You can also receive this booklet by calling Client Services at 800-669-3900, or by writing to TD Ameritrade, PO Box 2209, Omaha, NE 68103-2209; and you can obtain an electronic copy of this booklet on the TD Ameritrade website. Log in to your account and go to Trade > Options, then select the link to “Characteristics and Risks of Standardized Options.”

Due to the inherent risks involved and the complexities of certain options transactions, options are not suitable for all investors. Industry regulations require certain conditions be met before TD Ameritrade can extend options trading privileges. For additional requirements for options positions, and for our options exercise policy, consult the TD Ameritrade Margin Handbook.

Futures/Forex Trading
TD Ameritrade, through its affiliate TD Ameritrade Futures & Forex LLC, offers a broad array of futures and forex trading tools and resources. Certain qualifications and permissions are required for futures and forex trading. For more information about account requirements, or to upgrade your account, please contact TD Ameritrade Futures & Forex LLC’s Client Services department at 866-839-1100.

Futures and futures options trading is speculative and is not suitable for all investors. The risk of loss can be substantial. Clients must consider all relevant risk factors, including their own personal financial situation, before trading.

Trading foreign exchange on margin carries a high level of risk, as well as its own unique risk factors. Forex investments are subject to counter-party risk, as there is no central clearing organization for these transactions.

TD Ameritrade Futures & Forex LLC is compensated via commission and/or spread on forex trades. Futures and forex accounts are not protected by the Securities Investor Protection Corporation (SIPC).

Futures and/or forex trading privileges are subject to TD Ameritrade Futures and Forex LLC review and approval. Not all account owners will qualify. Forex accounts are not available to residents of Ohio or Arizona.

Bonds & CDs
Fixed-income securities play a role in many portfolio strategies.

TD Ameritrade offers a large number of bond selections, including U.S. Treasury, corporate, government, collateralized mortgage obligations (CMOs), and municipal bonds. Buy orders for bonds are subject to a five-bond ($5,000 par value) minimum. CD Buy orders are subject to a two-CD ($2,000 par value) minimum.

For questions regarding our fixed-income products, contact our fixed-income specialists at 800-934-4445.
Placing an Order by Mobile Device and Automated Agents

TD Ameritrade offers clients the ability to manage their accounts through TD Ameritrade Mobile or TD Ameritrade Mobile Trader, our two mobile trading applications, or by utilizing our Automated Agents in other mobile and desktop applications. These consist of tailored mobile applications for iPhone, iPad, BlackBerry, and Android. We also offer a mobile website accessible by any device with a standard mobile web browser.

TD Ameritrade Mobile, TD Ameritrade Mobile Trader, and the Automated Agents allow you to place trades, retrieve real-time quotes, view account positions, edit and cancel orders, check order status, access market information, and much more.

The commission for online U.S. exchange-listed stocks, ETFs, and options trades is $0.00. A $0.65 per contract fee applies for options trades. A $6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

To download a mobile application, go to the App store on your mobile device, or go to tdameritrade.com from your mobile device and select Tools & Platforms > Mobile Trading.

Note: Market volatility, volume, and system availability may delay account access and trade executions.

Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs.

Placing an Order with a Broker

Sometimes you might want to speak directly with a knowledgeable broker when placing an order that requires special handling. Our brokers can place a trade for you and answer specific questions about your trade. Please keep in mind that TD Ameritrade brokers who assist you in only placing orders do not provide investment recommendations or advice. If you would like guidance regarding fixed-income products, you can ask any TD Ameritrade broker to refer you to the appropriate personnel.

Call our staff of licensed, experienced brokers at 800-669-3900 24 hours a day, seven days a week.

The fixed-income specialists who can facilitate bond trades are available from 8 a.m. to 7 p.m. ET, Monday through Friday (excluding market holidays).

Placing an Order by Phone

The TD Ameritrade Interactive Voice Response (IVR) phone system is designed to make managing your account easy, convenient, and economical—24 hours a day, seven days a week (no trading on market holidays). Just call 800-669-3900 from any touch-tone phone, and the system will lead you through the quote and order process and prompt you to make appropriate entries using your telephone keypad and voice commands. The system also lets you receive real-time quotes. For more information regarding the IVR System please refer to the Interactive Voice Response Phone System Instruction PDF located at: https://www.tdameritrade.com/service/form-library.page.

Note: TD Ameritrade cannot accept orders for stocks, options, mutual funds, or bonds via U.S. mail, email, or fax.

COMMISSIONS

TD Ameritrade provides a flat-rate commission schedule, regardless of how many shares you trade, and with no order handling fees. Trades executed in multiple lots on the same day are charged a single commission. Trades partially executed over multiple trading days are subject to any applicable commission charges for each trading day.

### Stocks and Options

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<th></th>
<th>Stocks</th>
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<tr>
<td>Internet orders</td>
<td>$0.00</td>
<td>$0.00</td>
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<tr>
<td></td>
<td>(+$0.65 fee/contract)</td>
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<tr>
<td>Interactive Voice Response (IVR) phone orders:</td>
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<td>$5.00</td>
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<td></td>
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<td>Broker-assisted market and limit orders:</td>
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<td>$25.00</td>
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<td></td>
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<td>Options exercise or assignment:</td>
<td>$0.00</td>
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* A $6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

**Index Options have additional fees as charged by the exchange. Please see the Index Option Fee section at the end of this document.

### Mutual Funds

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<th>Funds</th>
<th>Price</th>
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<tr>
<td>No-Transaction-Fee Funds</td>
<td>No commission</td>
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<tr>
<td>No-Load Transaction Fee Funds</td>
<td>$49.99</td>
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<tr>
<td>Load Funds</td>
<td>No commission†</td>
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† The fund family may also charge fees as detailed in the fund prospectus.

### Fixed Income

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<td>All other bond trades</td>
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<table>
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<th>Price</th>
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<td>New Issue</td>
<td>On a net yield basis</td>
</tr>
<tr>
<td>Secondary</td>
<td>On a net yield basis</td>
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<table>
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<th>UITs</th>
<th>Price</th>
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<tbody>
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<td>New Issue</td>
<td>Placement fee from issuer</td>
</tr>
<tr>
<td>Secondary</td>
<td>Placement fee from issuer</td>
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TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal and receiving compensation on a net yield basis, we will add a markup to any purchase, and subtract a markdown from every sale. The markup or markdown will be included in the price and yield quoted to you. Bond and CMO Buy orders are subject to a five-bond ($5,000 par value) minimum. CD Buy orders are subject to a two-CD ($2,000 par value) minimum.
**MARKET SESSIONS**

Regular Trading
Trades are executed during normal market hours (currently 9:30 a.m. to 4 p.m. ET). If an order is placed after market hours, it will be sent to the marketplace for the next business day’s trading session. Options market hours are generally 9:30 a.m. to 4:15 p.m. ET. Most equity and narrow-based index options stop trading at 4 p.m., and broad-based index options stop trading at 4:15 p.m. TD Ameritrade accepts market, limit, stop, and stop-limit option orders during regular market hours. Outside of regular market hours, market option orders for opening transactions are not permitted. Mutual fund orders placed after a specific fund’s cut-off time will usually receive the following business day’s net asset value (NAV).

Extended-Hours Trading
TD Ameritrade offers pre-market and after-hours trading sessions as well as an overnight session for a limited number of securities. The AM session is from 7 a.m. through 9:28 a.m. ET, Monday through Friday. The PM session is from 4:02 p.m. through 8 p.m. ET, Monday through Friday (excluding market holidays). This service allows clients to trade more than 8,000 equity securities outside of normal market hours. The Extended Hours Overnight session contains all sessions from 8 p.m. until 8 a.m. ET, Sunday through Friday, for a limited number of securities.

- To place an Extended-Hours Trade, log in to your account and go to Trade > Stocks & ETFs. Then select “Extended AM”, “Extended PM”, or EXTO (Extended Overnight) from the Time-in-Force menu. You can also select “Day + extended hours” or “GTC + extended hours” to place an order that is active for both the regular and Extended-Hours Trading sessions, 7 a.m. through 8 p.m. ET. In addition, you can select GTC + EXTO to place an order that is active for all sessions until either filled, canceled, or expires. You can enter the date you would like your GTC+ EXTO order to be canceled, up to six months from the date the order was placed.
- Extended-Hours Trading is subject to unique risks and rules that are different from the normal trading session, including different procedures for placing trades. Please review the Extended-Hours Trading rules before you decide to participate.

**MARKETPLACE RULES**

Orders are accepted subject to the rules and policies of the various exchanges and execution points. Marketplace rules also differ between normal and Extended-Hours Trading sessions. If an order is rejected, TD Ameritrade may attempt to contact you. It is important that you maintain your TD Ameritrade profile with a current phone number and email address. For more information on updating your personal contact information, please see “Updating Your Account Profile” on Page 12.

Order Types
Select the order type from the following choices:

- **Market** – Choosing “Market” for the order type indicates that you wish to seek an immediate execution for your order at the next available market price.
- **Limit** – Choosing “Limit” for the order type indicates that you wish to seek the purchase or sale of a stock at a specific price or better. Please remember that stocks and options can trade on multiple exchanges, but an order can only be placed with one exchange or market maker. Therefore, your order is entitled to be filled in the marketplace with which it was placed. Be careful not to assume your order has been executed simply because the stock or options trade at the price specified in your limit order. If the security trades through your price, contact a TD Ameritrade representative for a possible confirmation.
- **Stop** – When placing a Stop order to buy, enter a stop price above the ask price. When placing a Stop order to sell, enter a price below the current bid price. Stop orders for ETFs and for NYSE, NASDAQ, and over-the-counter bulletin board (OTCBB) securities are typically activated by a print (trade) at the stop price. Some advanced platforms will allow you to modify the order to activate off of a quotation. An options Sell-Stop is activated by the print (trade) price or ask/offer price. An options Buy-Stop is activated by the bid price, or a print (trade). Stop orders are accepted on listed stocks, NASDAQ (NMS) stocks, and most options.

Note: Stop prices are not guaranteed execution prices.

- **Stop market** – A “stop market order” becomes a “market order” when the “stop price” is reached and firms are required to execute a market order fully and promptly at the current market price. Therefore, the price at which a stop market order ultimately is executed may be very different from your “stop price.” Accordingly, while you may receive a prompt execution of a stop order that becomes a market order, during volatile market conditions, the execution may be at a significantly different price from the stop price if the market is moving rapidly.
- **Stop limit** – A “stop limit” order becomes a “limit order” when the stock reaches the “stop price.” A “limit order” is an order to buy or sell a security for an amount no worse than a specific price (i.e., the “limit price”). By using a stop limit order instead of a stop market order, you will receive additional certainty with respect to the price that you receive for the stock. However, you also should be aware that, because brokers cannot sell for a price that is lower (or buy for a price that is higher) than the limit price selected, there is the possibility that the order will not be executed at all. Generally you should use limit orders in cases where you want to prioritize achieving a desired target price more than getting an immediate execution irrespective of price.

Stop orders may be triggered by a short-lived, dramatic price change. During periods of volatile market conditions, the price of a stock can move significantly in a short period of time and trigger an execution of a stop order (and the stock may later resume trading at its prior price level). You should understand that if your stop market order is triggered under these circumstances, there may be a sell at an undesirable price even though the price of the stock may stabilize during the same trading day.

Sell stop orders may exacerbate price declines during times of extreme volatility. The activation of sell stop orders may add downward price pressure on a security. If triggered during a precipitous price decline, a sell stop market order also is more likely to result in an execution well below the stop price.

- **Trailing Stop** – Trailing Stops are orders entered with a stop parameter that creates a moving or “trailing” activation price. Sell Trailing Stop orders may help you control risk on open positions by allowing you to enter a stop order with an activation price that changes with the market. The Stop order works with a ratchet effect, trailing price movements, in a positive direction only. For Sell Trailing Stops, the activation price only moves upward. For Buy Trailing Stops, the activation price only moves downward. If the price reverses direction, the Stop remains at its previous level and will be activated if the price reverses by more than the number of points or percent specified.

- **Trailing Stop (%)** – For a Trailing Stop based on a percent, enter the percentage amount to trail the current price. A whole number between 1 and 99 can be entered as the trail amount.
- **Trailing Stop ($)** – For a Trailing Stop based on points, enter a dollar amount to trail the current price. The trail amount entered should be a minimum of one cent ($0.01) and no greater than the current bid (if a sell).

Order Expiration Choices
After you have selected an order type, select the expiration for the order. Your choices for expiration include:
• Day – A Day order entered after 9:30:00 a.m. and before 4:00:00 p.m. ET is valid until 4:00:00 p.m. ET that day. A Day order entered between 4:00:01 a.m. and 9:29:59 a.m. ET is valid from 9:30:00 a.m. to 4:00:00 p.m. ET the next regular market session.

• Day + Extended Hours – Orders placed after 12:00:00 a.m. and before 6:59:59 p.m. ET and marked as Day + Ext. are valid between 7:00:00 a.m. and 8:00:00 p.m. ET that day. A Day + Ext. order placed between 8:00:00 p.m. and 6:59:59 a.m. ET is valid between 7:00:00 a.m. and 8:00:00 p.m. ET the next market day. Because some exchanges begin matching orders prior to 7 a.m., an order with an expiration of Day + Ext. might execute before 7 a.m.

• GTC (Good Till Canceled) – A GTC order lasts until it is completed or canceled. You can enter the date you would like your GTC order to be canceled, up to six months from the date the order was placed. The order is valid between 9:30:00 a.m. and 4:00:00 p.m. ET. If you specify a date, the order will expire at 4:00:00 p.m. ET on that day. If the date you specify is a market holiday or a weekend, the expiration date will automatically become the last valid market date before that date. Please check the “Order Status” page to see the updated expiration date.

• GTC + Extended Hours – A GTC + Ext. order works the same way as a GTC order except it also includes Extended-Hours Trading sessions each day. GTC + Ext. orders are valid from 7 a.m. through 6 p.m. ET. Because some exchanges begin matching orders prior to 7 a.m., an order with an expiration of GTC + Ext. might execute before 7 a.m. If you specify a date, the order will expire at 8:00:00 p.m. ET on that day. If the date you specify is a market holiday or a weekend, the expiration date will automatically become the last valid market date before that date. Please check under “Order Status” on the Trade menu to see the updated expiration date.

• Extended (Ext.) AM – An Ext. AM order is valid only between 7:00:00 a.m. and 9:27:59 a.m. ET. Orders marked as Ext. AM and placed after 9:27:59 a.m. and before 7:00:00 a.m. ET the next day are only active for the next AM Extended-Hours Trading session.

• Extended (Ext.) PM – An Ext. PM order is valid only between 4:02:00 p.m. and 8:00:00 p.m. ET. Orders marked as Ext. PM and placed after 8:00:00 p.m. and before 4:02:00 p.m. ET the next day are only active for the next PM Extended-Hours Trading session.

• Extended (Ext.) Overnight (Limited Securities Offered) – An EXT order is valid for all sessions between the hours of 8:00:00 p.m. and 8:00:00 a.m. ET, Sunday through Friday.

• GTC + Extended (Ext.) Overnight (Limited Securities Offered) A GTC + EXT order is valid for all sessions for 24 hours until the order is either filled, canceled, or expires. You can enter the date you would like your GTC+ EXT order to be canceled, up to six months from the date the order was placed.

Special Instructions
You may specify any of the following special instructions:

• AON (all-or-none) – Choosing “AON” indicates that you want your order to be executed in its entirety or not at all.

Note: AON orders have the lowest priority in the market.

• DNR (do-not-reduce) – Choosing “DNR” indicates that you want your order to be executed without reducing the limit price to reflect future dividend declarations. To use this command, select “GTC” as the order expiration.

• FOK (fill-or-kill) – Choosing “FOK” indicates that you want the immediate purchase or sale of a specified amount of stock at a specified price. If the order cannot be filled immediately and in its entirety, it is automatically canceled.

• AON/DNR – Choosing “AON/DNR” means you wish to specify the instructions for both all-or-none and do-not-reduce instructions (see above). To use this command, select “GTC” as the order expiration.

Order Routing and Execution
Unless you specify the market for execution, TD Ameritrade will decide where to route your orders for execution.

We consider a wide variety of factors in determining where to direct your orders, such as execution price, opportunities for price improvement (which happens when an order is executed at a price that is more favorable than the displayed national best bid or offer), market depth, order size and trading characteristics of the security, efficient and reliable order-handling systems and market center service levels, speed, efficiency, accuracy of executions, and the cost of executing orders at a market.

If you instruct us to route your order to a particular market for execution (“Direct Routing”), and we accept your order and instruction, we are not required to make a best-execution determination beyond executing the order promptly and in accordance with the terms of your order. Instructions to direct your order to certain market centers could incur additional fees.

Order Review
TD Ameritrade reserves the right to review orders before sending them to the market to ensure they comply with the rules and policies of TD Ameritrade and the securities markets. The order review process may delay the routing of orders to exchanges or market makers. If it is determined that processing or executing the order poses an unreasonable risk to our clients or our firm, or that it could disrupt the market or our operations, the order will be canceled.

Order Verification
To avoid an error or misunderstanding, your orders placed by phone will always be read back to you for your review and acceptance. When an order is placed on our website, you will be presented with a review screen, unless you activate Express Trading.

Note: You should review the order accuracy and, if necessary, make any corrections before placing the order. This step is very important. Your order will be placed exactly as it was read back by the broker or phone system, or exactly as it appeared on the order read-back screen on our website.

In all circumstances, it is your responsibility to make sure order information is correct, that the execution of an order does not conflict with any outstanding orders placed within either trading session, and that the account has sufficient funds to purchase—or the shares or the position to sell—the specified asset. You should share any potentially relevant information with the broker.

Editing and Canceling Orders
Open orders can be edited and canceled through the TD Ameritrade website, our IVR phone system, or with a TD Ameritrade broker. It is important to remember that all orders are considered new unless we are instructed to cancel a previous order.

• Editing an order. An order can be edited only to change the terms of an existing order. The marketplace must receive the information and make the change before the original order is executed in full. If this does not occur, the edited order will be canceled. If the original order is partially executed, then any remaining shares of the original order will be processed in the marketplace in accordance with the terms of the edited order.

You will be charged any applicable commission when the original order is executed and any separate commission when the edited order is executed. The order will also be charged separate commissions if the order executions take place in more than one trading session.

Note: Some orders cannot be completely filled at one time (due to share availability), so you may receive partial executions throughout the day or (in the case of a GTC order) over the course of several days. Trades
executed in multiple lots on the same trading day are charged a single commission. Trades partially executed over multiple trading days are subject to commission charges for each trading day.

For example, suppose you place an order to sell 1,000 shares of XYZ. On day one, you receive a fill of 500 shares. On day two, you receive one fill of 300 shares and another fill of 200 shares. Two commissions will be charged—one for the fill on day one and one for the two fills on day two. If you choose to cancel the order after day one, only one commission will be charged.

• **Canceling an order.** Requests for cancellations must be received and processed by the exchange or market maker. If the marketplace has executed the original order, the order will not be canceled because the executed order is “too late to cancel.” Under normal circumstances, market orders cannot be canceled if the stock or underlying asset is trading.

  Note: Please call Client Services for a “definite out” before you place other orders. Otherwise, you are responsible if the account exceeds its available funds or over sells a position.

**Settlement of Trades**

Federal securities regulations require stock and bond trades to be settled within two business days after the transaction. Under special circumstances, more stringent requirements can be implemented. Options, most mutual funds, and some U.S. Treasury securities are settled the next business day.

**Partial Fills**

A partial fill is an order executed with fewer shares (or options contracts) than specified by the order quantity. Trades executed in multiple lots on the same trading day are charged a single commission. Trades partially executed over multiple trading days are subject to separate commission charges for each trading day. If the order is edited after the first partial fill, additional commission charges may apply—see “Editing and Canceling Orders” on Page 7 for more information.

**Trading Restrictions in Cash Accounts**

Under applicable interpretations issued by the staff of the Board of Governors of the Federal Reserve System, cash account clients are prohibited from making a practice of selling securities prior to making full cash payment for their prior purchase. Such payment can be made using existing cash in the account, the proceeds of settled sales of fully paid-for securities, and additional cash deposits. Proceeds of a sale may not be included as cash before the settlement date if the shares being sold have not been fully paid for.

The following hypothetical example illustrates activity that will result in an account being restricted:

• A client is holding $10,000 in a cash account. The client then makes the following transactions:
  • The client buys a position in Company A for $10,000, applying the $10,000 in cash to pay for the purchase.
  • The client then sells that position in Company A and nets at least $10,000 in sale proceeds.
  • Next, the client buys a position in Company B for $10,000, relying on the proceeds of the unsettled sale of Company A shares to pay for the purchase.
  • Before the sale of Company A has settled, the client sells the position in Company B and nets $10,000.

In the above example, the client sold Company B shares before paying for them. Trading in this manner in a cash account may result in a 90-day restriction, limiting purchases to the settled cash in the account on the trade date. In addition, all opening transactions must be placed with a broker to ensure settled cash is available for the trade. These restrictions may be avoided by depositing funds to your account, combining accounts, or converting to a margin account.

**ACCOUNT SERVICES**

### Dividends

When a company declares a dividend, it establishes a date on which the shareholders of record are entitled to receive the dividend. This “record date” is established for the administrative purposes of the corporation. The first day a stock trades without the declared dividend is called the “ex-dividend day.”

On the ex-dividend day, the opening price of the stock is adjusted to reflect the fact that shareholders are no longer entitled to receive...
the dividend payment. This is done by lowering the price of the security by the amount of the dividend. If you buy a stock on or after the ex-dividend day, you have bought it without the dividend. If you sell stock on or after the ex-dividend day, you are entitled to receive the dividend.

Open Buy-Limit, Sell-Stop, and Sell-Stop-Limit orders are automatically adjusted for the dividend to the nearest penny, unless you specify DNK (do-not-reduce) when the order is placed. All dividends collected for your account through the month are held in the account unless you contact TD Ameritrade and instruct us to pay them out. In these cases, the dividends are collected and paid out once at the end of the month. A check will be automatically sent only if the accrued dividends total $10 or more.

Dividend Reinvestment Program (DRIP)
TD Ameritrade’s Dividend Reinvestment Program (DRIP) allows you to easily and automatically reinvest dividends at no cost. There are no commissions or service fees for participating in the program.

Reinvesting dividends over time can have a significant and positive impact on your overall return. Dividend reinvestment provides you with potential earnings on your earnings, which may increase your returns significantly in the long run. There are no complicated decisions to make and no need to determine where to reinvest the money. Your portfolio keeps growing in the stocks you’ve already chosen.

How Does It Work?
DRIP offers automatic reinvestment of shareholder dividends into additional shares of the company’s stock. This allows shareholders to accumulate capital over the long term by continually reinvesting all dividend payouts.

Over 5,000 U.S. exchange-listed stocks and most American Depositary Receipts (ADRs) are eligible for the program. It is available for most common stocks, preferred stocks, and closed-end funds. Most cash distributions (including regular and optional dividends) and capital gains distributions can be reinvested.

You may choose between full and partial enrollment in the program. With full enrollment, dividends from all eligible stocks in your account will be reinvested. All future eligible stocks purchased after enrollment will be set up for DRIP automatically. Or you can opt for partial reinvestment and choose which eligible stocks you want included.

What's New?
• More stocks than ever are eligible for this program.
• You can now accumulate fractional shares in a position. (Formerly, DRIP purchased only whole shares.)
• You can now sell fractional shares of a position.
  □ In order to do so, you will need to sell all of your whole shares in that position.
  □ In so doing, you will also sell off the remaining fractional shares in that position.
• You will now be able to view fractional share amounts of stock.
  □ Fractional share amounts are not displayed on the “Order Status” page. To view fractional shares, log into your account and go to My Account > Positions.

How Do I Enroll?
It’s easy to enroll in the program. Just log in to your account at tdameritrade.com and go to Client Services > Message Center to send us a secure message or call Client Services at 800-669-3900.

Information provided is for general information purposes only and should not be considered an individualized recommendation or advice. Please consult other sources of information and consider your individual financial position and goals before making an independent investment decision.

Past performance of a security does not guarantee future results. All investments involve risk, including loss of principal invested.

Symbol Changes, Splits, etc.
It is important to note that if you place an order on either a stock or an option that has had a reverse split, forward split, symbol change, etc., your positions may not be updated immediately. It is your responsibility to be aware of the date on which such action is effective, to identify the type of split or change on the stock, and to provide correct instructions (including accurate symbol and quantity information) when placing an order. TD Ameritrade is not responsible for notifying you of such actions regarding a security, and is not responsible for any resulting deficiencies or other consequences.

Account Protection
Your protection is our priority. That is why we’ve made substantial investments in leading-edge security software, systems, and procedures. While no security system is absolutely impenetrable, we are constantly reviewing, refining, and upgrading our infrastructure as new tools and techniques become available.

Beyond the threats from hackers and cyber-criminals, TD Ameritrade also offers you asset protection against brokerage insolvency.

TD Ameritrade is a member of the Securities Investor Protection Corporation ("SIPC"), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client $149.5 million worth of protection for securities and $2 billion 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. Ask for details at clientservices@tdameritrade.com. Accounts are not covered by the Federal Deposit Insurance Corporation (FDIC) and are not a deposit to, obligation of, or guaranteed by any financial institution.

Note: Non-deposit investments purchased through TD Ameritrade are not insured by the FDIC, are not obligations of or guaranteed by any financial institution, and are subject to investment risk and loss that may exceed the principal invested.

Cash Sweep Vehicle Choices
TD Ameritrade offers a cash sweep program to enable you to earn interest on cash balances in your TD Ameritrade account. Cash in your account can be held in a TD Ameritrade FDIC Insured Deposit Account (IDA), a deposit account held at one or more banks (“Program Banks”), where they may be eligible to be insured by the Federal Deposit Insurance Corporation (FDIC) against bank failure for up to $250,000 per depositor, per bank. Two of the Program Banks are TD Bank, N.A. and TD Bank USA. N.A., both affiliates of TD Ameritrade. Funds held as TD Ameritrade Cash for
the purpose of purchasing securities or held in a portfolio margin account carried as a securities account are protected by SIPC. Additional cash sweep choices may be available based on cash balance amount and account type. You can view current interest rate information for these products at https://www.tdameritrade.com/pricing/margin-and-interest-rates.page.

It is important to monitor the total amount on deposit to determine eligibility for FDIC coverage. Other accounts held at Program banks are incorporated in the total amount on deposit for FDIC coverage.

**Custodial Services**
For safety and trading convenience, TD Ameritrade provides safekeeping for securities in your account through TD Ameritrade Clearing, Inc., our clearing firm. Most securities are held at The Depository Trust and Clearing Corporation. There is no charge for this service, which protects securities from damage, loss, and theft.

**ACCOUNT DEPOSIT INFORMATION**
Funds can be deposited electronically, by wire, or by check. You can also deposit securities by certificate or by transferring them from another brokerage account. You can access most of these services online by logging in to your account and going to My Account > Deposits & Transfers.

**Electronic Funding**
Electronic funding provides a convenient way to automatically deposit or withdraw funds from your account.* The initial process to set up your bank account information for electronic funding may take four to five business days. Once you’ve enabled electronic funding, you can make a one-time deposit or withdrawal, or even set up recurring deposits to move funds into your brokerage account on a regular basis.

- Funds for deposit will be posted the next business day if the request is submitted before 5 p.m. ET on a business day. Deposit requests submitted after 5 p.m. ET or on weekends/holidays will be posted the second business day.
- Withdrawal requests before 4:30 p.m. ET on a business day will be deposited in the receiving account the next business day. Requests after 4:30 p.m. ET or on weekends/holidays will be deposited in the receiving account the second business day.
- A return fee will be charged for each request rejected by your bank due to insufficient funds.
- The maximum cumulative dollar amount (from one or more electronic transactions involving one or more banks) for electronic deposits per TD Ameritrade account is $250,000 per day. The minimum amount of an electronic deposit is $1.
- Funds must post to your account before you can trade with them; they typically post 1-2 business days after TD Ameritrade receives your check or electronic deposit. TD Ameritrade restricts withdrawals and trading of certain securities until your deposit clears, which can take an additional 4-5 days for checks or 2-4 days for electronic deposits (wire transfers are available immediately). TD Ameritrade determines the securities you can’t trade based on market risk; these include, but aren’t limited to, stock options, some foreign securities, and most stocks priced under $5 per share. All electronic deposits are subject to review and may be restricted for 60 days.
- *Electronic funding is not available in some retirement accounts. Not all financial institutions participate. You may be charged an electronic funding return fee if your bank rejects an electronic funding transfer.

When depositing a check, make it payable to TD Ameritrade Clearing, Inc., unless otherwise stated in the rules that follow this paragraph. Be sure to include your TD Ameritrade account number on your check. An IRA Deposit Slip should be included with all IRA deposits to ensure deposit for the correct tax year. To download deposit slips from our website, log in to your account and go to Client Services > Forms & Agreements.

**Acceptable Check Deposits**
Here are some rules about checks that TD Ameritrade can accept for deposit. Please refer to these rules to prevent your check from being returned to you. TD Ameritrade reserves the right to verify funds before posting checks to your TD Ameritrade account.

- **Payable terms.** Checks must be payable in U.S. dollars through a U.S. bank.
- **Personal checks.** Only checks drawn from a personal checking account titled identically to the TD Ameritrade account you are funding are accepted.
- **Checks from joint checking accounts.** Checks written on joint checking accounts can be deposited into the brokerage account of either party. Checks from an individual checking account can be deposited into a TD Ameritrade Joint account if the individual on the checking account is one of the account owners.
- **Cashier’s checks.** Cashier’s checks can be used when the remitter’s name is printed on the check by the bank. The name on the check and the TD Ameritrade account title must match.
- **Third-party checks.** Third-party checks (such as a check from a spouse, business, etc.) are acceptable only if they are: (1) made out to the brokerage account owner and are endorsed payable to “TD Ameritrade Clearing, Inc.” on the back of the check; or (2) made out to “TD Ameritrade Clearing, Inc. FBO (for the benefit of) [the brokerage account owner and the brokerage account number]."
- **Investment club checks.** Investment club checks should be drawn from a checking account titled in the name of the investment club. If a member of the investment club remits a personal check, the check must be made payable to “TD Ameritrade Clearing, Inc. FBO [investment club name]."

**Unacceptable Deposits**
There are certain types of deposits that TD Ameritrade cannot accept, including:

- Coin or currency
- Money orders
- Traveler’s checks
- Any instruments from a foreign bank (such as checks, money orders, traveler’s checks, and drafts)
- Thrift withdrawal orders
- Domestic drafts
- Checks endorsed by more than one person
- Checks referring to more than one TD Ameritrade account (We will not split proceeds from one check and place them into multiple accounts.)
- Checks from a third party that are not properly made out and endorsed as specified in the Account Deposit Information and Acceptable Check Deposits sections of the Account Handbook
- Checks from minors
- Checks that are dated more than six months ago
- Post-dated checks
- Credit card checks
- Foreign third-party wires
- U.S. Savings Bonds

Note: Unacceptable deposits will not be credited to your account and will be returned. This list of unacceptable deposits is not all-inclusive. Other situations may arise when a payment is determined to be unacceptable.
**Wire Transfers**

**Incoming Wires**
You can wire funds to your account using the following information.

**If your financial institution is located in the United States, wire to:**
Wells Fargo Bank, NA  
420 Montgomery Street  
San Francisco, CA 94104  
ABA transit routing # 121000248

**For credit to:**
TD Ameritrade Clearing, Inc.  
Account # 4123214561

*For benefit of:*
Your nine-digit TD Ameritrade account number  
Your name  
Your address  
*Required for timely and accurate processing of your wire request.

**If your financial institution is located outside the United States, wire to:**
First National Bank of Omaha  
16th & Dodge Streets  
Omaha, NE 68102  
ABA # 104000016  
Swift Code/BIC: FNBOUS44XXX *(if your bank requires it)*

**For credit to:**
TD Ameritrade Clearing, Inc.  
Account # 16424641

*For benefit of:*
Your nine-digit TD Ameritrade account number  
Your name  
Your address  
*Required for timely and accurate processing of your wire request.

Contact TD Ameritrade, and not the banks, with questions about wire transfers.

**Note:** Requests to wire funds into your TD Ameritrade account must be made with the financial institution from which the funds are being wired. Please have the bank include the sender’s name on the wire. This information must be included for the transfer to be credited to your account. A rejected wire may incur a bank fee. Wires drawn from joint bank accounts can be deposited into either account owner’s brokerage account. All wires sent from a third party are subject to review, require verification prior to acceptance, and may be returned. Third-party foreign wires and wires from Western Union are not accepted.

**Outgoing Wires**
You can withdraw funds from your TD Ameritrade account via wire transfer. How to complete a wire transfer depends on the type of account you are transferring from and to.

**Like-Titled Accounts Wires** — If the account title at the receiving bank is exactly the same as your TD Ameritrade account (or “like-titled”), you may complete a wire transfer without having to submit a Letter of Instruction (“LOI”). You may initiate a like-titled wire transfer within your TD Ameritrade account. You’ll need to set up your bank to receive wires, if you haven’t already. Log in to your account and go to My Account > Deposits & Transfers > Account/ Bank Setup, then follow the instructions. You’ll need the following information:
- Account number and account title at receiving bank
- Receiving bank ABA routing number

**All Other Wires, Domestic** — If you are transferring funds to an escrow account, a mutual or money market fund at a financial institution, an account that is not like-titled, or to a third party, an LOI is necessary. The LOI requires the following information:
- Name, address, and ABA routing number of the receiving bank(s)
- Account number and account title at the escrow company or bank(s)
- Your TD Ameritrade account number
- The total dollar amount to be wired and date the wire should be sent
- Valid account owner(s) signature

**Foreign Wires** — Wire transfers that involve a bank outside of the United States are classified as foreign wires. Because banks outside of the United States are not part of the Federal Reserve System, an intermediary U.S. bank is needed. Please contact your bank to obtain wire information for the intermediary bank, in order to include the name, address, and SWIFT code or sort code for the intermediary bank. In addition, the LOI requires the following information:
- Your TD Ameritrade account number
- The total dollar amount to be wired and date the wire should be sent
- Valid account owner(s) signature

The appropriate Letter of Instruction for your wire transfer can be downloaded by logging in to your account and going to Client Services > Forms & Agreements.

In extraordinary circumstances, TD Ameritrade may place limits on the portability of funds and additional documents may be required.

**DTC Securities**
Use this information when transferring securities via the DTCC (Depository Trust & Clearing Corporation) to your TD Ameritrade account:
- TD Ameritrade Clearing, Inc. #0188
- For further credit to: [client name and account number]

**Availability of Newly Deposited Funds**
Funds must post to your account before you can trade with them; they typically post 1-2 business days after we receive your check or electronic deposit. TD Ameritrade restricts withdrawals and trading of certain securities until your deposit clears, which can take an additional 4-5 days for checks or 2-4 days for electronic deposits (wire transfers are available immediately). TD Ameritrade determines the securities you can’t trade based on market risk; these include but aren’t limited to stock options, some foreign securities, and most stocks priced under $5 per share. All electronic deposits are subject to review and may be restricted for 60 days.

The Federal Reserve determines which stocks can be used as collateral for margin loans. However, TD Ameritrade is not obligated to extend margin on all approved stocks.

**Stock Certificates**
When sending in securities for deposit, please follow these rules:
- All listed parties must endorse the security on the back exactly as their names appear on the face of the certificate. Please make sure the title on the certificate matches the title on your TD Ameritrade account.
- Include your account number and Social Security Number (or tax identification number) on the front of all stock certificates.
- Appoint TD Ameritrade Clearing, Inc. as your “Attorney to Transfer” the stock. (This means the securities are negotiable only by TD Ameritrade Clearing, Inc. and can be mailed safely.) To do this, insert “TD Ameritrade Clearing, Inc.” in the blank space before the words “Attorney to Transfer” on the reverse side of the certificate.

When sending certificates for deposit, in some cases, additional paperwork may be required to clear the security for trading. For your protection, TD Ameritrade will not sell the position until all such paperwork has been processed, and the security has been registered in its street name.
You may sell restricted securities pursuant to Rule 144 or Rule 145 of the Securities Act of 1933, after the required documents have been received, reviewed, and fully processed. In these circumstances, funds from these sales will not be released until the security has been cleared.

Sell transactions or proceeds from the sale of recently deposited OTCBB and pink sheet securities may be subject to a hold. Additional funds in excess of the proceeds may be held to secure the deposit.

Here are some instances where additional documentation may be needed:

- The registration on the certificate is different than the title on the account. An example would be when you have a certificate registered in your name and want to deposit it into a joint account.
- The certificate is sent to TD Ameritrade unsigned.
- The certificate has another party listed as the “Attorney to Transfer.”
- The securities are restricted stock, such as stock issued under Rules 144 or 145 of the Securities Act of 1933, or are considered legal transfer items.

**Transferring an Account**

TD Ameritrade will not charge you to transfer accounts held at other financial institutions to one or more of your TD Ameritrade accounts. Here are some guidelines that will help account transfers to be processed efficiently:

- Account transfers can be initiated online on our website. Simply log in and go to My Account > Deposits and Transfers.
- Generally, the account being transferred must be of the same type and have the same account title as the TD Ameritrade account you are opening. Note that you must be an owner on both the delivering and receiving accounts as we do not allow 3rd party transfers.
- If the account you are transferring is a margin and/or options enabled account, be sure you have established a margin and/or options account at TD Ameritrade prior to initiating a transfer.
- In many cases, we can process the transfer immediately following your request. In some instances, the transferring firm may request additional documentation such as a copy of a recent statement. We’ll let you know if this occurs.
- Please be aware that all securities transactions must be settled before the transfer can occur. Some firms do not allow trading during the transfer process.
- It’s common for the firm you are transferring from to charge a transfer-out fee or a termination-of-account fee. We have no control over their fees.
- If you are making a direct rollover from your employer’s qualified plan, please contact your plan administrator to obtain any applicable rollover paperwork that may be required. Please allow approximately 90 days for the completion of your direct rollover.

**Fund Withdrawal Requests**

Request a funds withdrawal on the website. Simply log in and go to My Account > Deposits & Transfers.

Checks and electronic bank transfers via the ACH network should be requested by 4:30 p.m. ET for same day processing. Wire transfers should be requested by 3 p.m. ET.

- All withdrawal requests are limited to the cash available for withdrawal in your account. Electronic bank transfers are limited to a maximum of $250,000 per day.
- To ensure acceptance and timely processing of outgoing wires and checks, please make sure fund transfers are between identically titled accounts.

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**UPDATING YOUR ACCOUNT PROFILE**

**Changing Your Personal Information**

To update your address, phone numbers, or email address, log in and go to Client Services > My Profile. Then select the Personal Information tab and click the “Edit” icon to the right of the information you wish to change. Or contact TD Ameritrade Client Services. If you need to change your name due to marriage or other reasons, please complete the Name Change Authorization Form available on our website. Log in to your account and go to Client Services > Forms & Agreements. Then select “All Forms” to find the form.

**Adding or Removing an Account Co-owner**

To add a co-owner to your account or to remove a current co-owner from your account, please complete, sign, and return the Account Modification form available on our website.

**Adding Margin or Options Privileges to Your Account**

To request or upgrade margin or options privileges on your account, complete, sign, and return the Margin/Options Upgrade Form. To find this form, log in to your account and go to Client Services > Forms & Agreements. Then select “Request Options Approval or Upgrade.” Certain accounts may apply for margin and options privileges online; go to Client Services > My Profile > General. Then click “Enable” on the “Margin trading” line. To apply for options privileges, click “Edit” to the right of “Option trading.”

*Margin trading increases risk of loss and includes the possibility of a forced sale if account equity drops below required levels. Carefully review the Margin Handbook and Margin Disclosure Document for more details.

†Options are not suitable for all investors as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Carefully review the options disclosure documents before investing in options.

Please see our website or contact TD Ameritrade for the margin and options disclosure documents. Carefully read these documents before investing.

**USING THE WEBSITE**

The TD Ameritrade Website now includes more services and features than ever before, along with easy-to-use navigation and plenty of opportunities to customize your personal investing experience. To access online help, go to Client Services > Help Center. (Or get help by entering the topic in the Search field on any page.) Most pages on the website also include more specific “Page help.”

**Note:** Market volatility, volume, and system availability may delay account access and trade executions.

**System Requirements**

**Operating System**

- PC: Windows® 7 or later
- Macintosh®: Mac OS® 10.9 or later

**Browser Requirements**

- PC: Microsoft® Internet Explorer 11
- Microsoft® Edge
- Google Chrome (latest 2 versions)
- Mozilla Firefox (latest 2 versions)
- Macintosh: Apple Safari 10 or later
- Google Chrome (latest 2 versions)
- Mozilla Firefox (latest 2 versions)

**Display Settings**

The website is designed for a minimum resolution of 1024 X 768 and for a color depth of 16K.
• If you are using a PC, to change the color depth or resolution, go to Control Panel, select Display, and choose Settings.
• If you are using a Macintosh with OS X, go to System Preferences and choose “Displays.”

Web TV® is not supported.

Pop-up Windows
The website utilizes pop-up windows. If you use a pop-up blocker, you can still trade and access most site features. However, in order to view all information on the site—including most forms and look-up results for symbols and quotes—please disable your pop-up blocker. For example, if you use Internet Explorer 6.0, the built-in pop-up blocker is turned on by default, but can easily be disabled for a trusted site. When you see a notification in the status bar that a pop-up was blocked, simply click this notification. Then choose “Allow pop-up windows from this site.” For other browsers and pop-up blocking software, look for similar “trusted site” functionality.

Home Page
You can customize the view on the home page of the website to show information that best fits your investing style. Display the features that are most valuable to you. You will also see an Announcements section for market news and TD Ameritrade updates. At the bottom of the page, you’ll find SnapTicket.

SnapTicket®
This versatile order ticket detaches into a mini-window that follows you as you roam the Web. That means you can maintain a secure trading connection with your TD Ameritrade account. Feel free to visit other websites and run other trading software. With SnapTicket, you can make trades no matter where you go. You’ll find SnapTicket at the bottom of each page of the site.

Click the “Minimize” icon in the upper right-hand corner of SnapTicket to reduce it to a quote bar or detach it from the page. You can also open a separate window to conduct real-time* option chains searches and see your current Buying Power. With this easy-to-use order entry ticket, you can even select special instructions, order type, and direct routing. All the choices on the stock trading ticket are also available on SnapTicket.

*Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs. See the information below for more information on rates and fees.

### TRADING TOOLS AND REAL-TIME QUOTE SUBSCRIPTION PRICES

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<thead>
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Professional clients may subscribe to real-time quote subscriptions:

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<td>NASDAQ Level I &amp; II</td>
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<tr>
<td>Real-Time OPRA Quotes</td>
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<td>Real-Time Amex Quotes</td>
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<td>Real-Time NYSE Quotes</td>
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Fees charged may vary by program, location, or arrangements and occur at the beginning of each month. Fee increases are subject to change. For a complete list of current rates and fees, visit our website.

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### Index Option Fee

<table>
<thead>
<tr>
<th>Underlying Symbol</th>
<th>Description</th>
<th>Premium</th>
<th>Expiration</th>
<th>Fee Per Contract</th>
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<tbody>
<tr>
<td>SPX</td>
<td>S&amp;P 500 Index</td>
<td>&lt;$1</td>
<td>Monthly</td>
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<tr>
<td>SPX</td>
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<td>&gt;=$1</td>
<td>Monthly</td>
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<td>SPXW</td>
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<td>Weekly/Quarterly</td>
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<td>OEX</td>
<td>S&amp;P 100 Index (American-style exercise)</td>
<td>All</td>
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<td>XEO</td>
<td>S&amp;P 100 Index (European-style exercise)</td>
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<td>XEO</td>
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<tr>
<td>VIX</td>
<td>CBOE Market Volatility Index</td>
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<td>CBOE Market Volatility Index</td>
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<td>Russell 2000 Index</td>
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**Please note:** The Index Option Fees are fees associated with Proprietary Index Option products provided by the Chicago Board Options Exchange (CBOE) and are subject to change without notice. A copy of the CBOE Options Exchange Fee Schedule can also be found on www.cboe.com.