

Account Protection

账户保护

In case of any discrepancy between the English and Chinese version of this disclosure, the English version shall prevail.

The TD Ameritrade Asset Protection Guarantee

If you lose cash or securities from your account due to unauthorized activity, we'll reimburse you for the cash or shares of securities held in your TD Ameritrade account you lost. We're promising you this protection, which adds to the provisions that already govern your account, if unauthorized activity ever occurs and we determine it was through no fault of your own. Unauthorized activity does not include actions or transactions undertaken by or at the request of you, your investment advisors, family members, or anyone else whom you have allowed access to your account or to your account information for any purpose, such as trading securities, writing checks, or making withdrawals or transfers.

We promise this protection if you work with us in five ways:

1. Keep your personal identifying information and account information secure and confidential because sharing your password, PIN, secret question answers, authentication codes or other standard means of authentication with other people means you authorize them to take action in your account. Likewise, where you use tools like fingerprint, facial recognition, or voiceprint recognition technologies, persons whose biometric features have been registered to work to unlock access to such technologies will be considered authorized to take action in your account.
2. Use the standard security features we require for access to your account as they change over time, including using multi-factor authentication. Additionally, you must use security features in the manner in which they are intended, such as unique and reasonably secure passwords, and not attempting to circumvent access and detective controls we have in place to protect accounts.
3. Keep your contact information, including your email address and phone number, up-to-date with us, so that we can contact you in case of suspected fraud.
4. Review your account frequently and your statements promptly and report any suspicious or unauthorized activity to us immediately in accordance with your Client Agreement.
5. Take the actions we request if your account is ever compromised and cooperate with our investigation.

如果此份披露声明的英文与中文版本内容有任何差异，以英文版本为准。

德美利证券资产保护担保

如果由于未经授权的活动而导致您账户中损失现金或证券，我们将对您德美利证券账户中丢失的所持现金或股票证券进行补偿。如果发生了未经您授权的活动，且我们确定您没有任何过错，那么我们对您承诺这项保护。此保护是管理您账户条款的补充条款。未经授权的活动不包括您、您的投资顾问、家庭成员或您为任何对您账户或账户信息有限目的的任何其他人，出于任何目的，采取的行动或进行的交易（例如证券交易、开支票，或提款或转账）。

如果您遵循以下五点注意事项，我们将承诺对您的保护。

1. 请确保您的个人标识信息和账户信息的安全，并进行保密，这是由于与他人共享密码、PIN码、密码问题答案、身份验证码或其他标准身份验证的信息，意味着您授权他们对您的账户采取行动。同样，在使用诸如指纹、面部识别或声纹识别技术之类工具的情况下，其身体特征被注册用于解锁对这些技术访问权限的人将被视为在您的账户中有权采取行动。
2. 使用我们要求的标准安全方式来访问您的账户（即便随时间有所变更），包括使用多因素身份验证。此外，您必须按照正常的方式使用安全功能，例如使用唯一且合理的安全密码，并且不要试图避开我们为保护账户而设定的访问关卡和检测性控制。
3. 请确保更新您的联系信息，包括您的电子邮件地址和电话号码，以便当有可疑诈骗发生时我们可以与您取得联系。
4. 根据您的客户协议，经常检查您的账户和当前对账单，并立即向我们报告任何可疑或未经授权的活动。
5. 如果您的账户遭到盗用，请采取我们要求的措施，并配合我们的调查。

Where other companies or persons have an obligation to reimburse the assets to you, we may offset reimbursements by amounts they owe or request that you assign your rights to receive compensation from that party to us. Finally, protection may not be available in the event of acts of God, acts of war or terrorism, or other activities of nation-states.

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 Ameritrade FDIC Insured Deposit Account (IDA). Balances in an IDA are held at one or more banks ("Program Banks"), where they are 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.

SIPC protection

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 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.

If you have any questions, please call 877-TDAMERITRADE. Or, for more information, go to tdameritrade.com and after logging into your account visit the Security Center under Client Services. To learn more about SIPC coverage, go to www.sipc.org. For more information about FDIC deposit insurance, visit www.fdic.gov.

如果其他公司或个人有义务向您偿还资产，我们可能根据他们所欠的金额来抵消偿还款，或要求您将接收偿还款的权利从该方转让给我们。最后，该保护并不适用于不可控自然因素、战争或恐怖主义行为或民族国家其他活动的情况。

FDIC保险

通过德美利证券购买的定存 (CD) 由联邦存款保险公司 (FDIC) 保险的银行签发。此外，您账户中的现金可以保存在德美利证券 FDIC 存款账户 (IDA) 中。IDA 中的余额存放在一个或多个银行 ("计划银行") 中，并由联邦存款保险公司 (FDIC) 为其投保，以防止银行倒闭，每位存款人在每家银行的最高赔偿为 \$250,000。其中的两个计划银行都是德美利证券的关联公司，即 TD 银行和 TD 美国银行。

SIPC保护

德美利证券是证券投资者保护公司 ("SIPC") 的成员，该公司为其成员的证券客户提供高达 \$500,000 (包括现金索赔 \$250,000) 的保护。有关说明手册，请访问 www.sipc.org。

此外，德美利证券通过伦敦保险公司提供的补充保险，为每个客户提供价值 1.495 亿美元的证券保护和 200 万美元的现金保护。如果经纪公司破产，客户可能会先收到破产受托人应收的款项，然后是 SIPC 的赔偿金。补充保险是在破产受托人和 SIPC 支付之后才支付的，在此承保范围内，每个客户可收取的破产受托人、SIPC 和伦敦保险公司的总补偿金额不能超过 1.52 亿美元。德美利证券补充保险对所有客户的总补偿限额为 5 亿美元。该政策提供了经纪公司破产后的承保范围，但该保护不包括证券市值的损失。

如有任何疑问，请致电 877-TDAMERITRADE。或者，如需更多信息，请访问 tdameritrade.com，并在登录账户后访问“客户服务”下的“安全中心”。要了解有关 SIPC 覆盖范围的更多信息，请访问 www.sipc.org。有关 FDIC 存款保险的更多信息，请访问 www.fdic.gov。

Investment Products:
Not FDIC Insured * No Bank Guarantee * May Lose Value

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

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投资产品：
非FDIC保险 * 非银行保证 * 可能损失价值

在我们未被授权开展业务的任何司法辖区中，这都不是优惠或者推销。

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