

Account Protection

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.

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. Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate 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.

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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