

Welcome to TD AMERITRADE

Congratulations. You now have more flexibility than ever before in the management of your retirement plan.

Your Self-Directed Brokerage Account (SDBA) for plan participants, provided by TD AMERITRADE, gives you the advantage of a brokerage account within a retirement plan framework, where you can freely choose from a diverse selection of investment products such as stocks, bonds and mutual funds. You can also invest in individual stocks that you think may outperform a specific market sector, a fund or the market as a whole. You control how long you want to hold a given security, how much you are willing to pay and whether to buy individual stocks or a mutual fund. Your Plan Sponsor may limit the types of securities you can invest in.

With TD AMERITRADE, you can conveniently manage all your investments online. This online advantage provides a wealth of useful information directly related to retirement planning – including innovative, yet easy-to-use, investment tools and third-party market research. For convenience, your online account will include electronic trade confirmations and fill notifications. Of course, you are always welcome to call our Client Services department at 866-766-4015 for answers to your questions or help with broker-assisted trades. Either way, TD AMERITRADE is committed to providing you the standard of excellence you deserve.

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Guide to Our Services

Account Services

Accessing Your Account. To access your TD AMERITRADE account, enter www.tdameritraderetirement.com in your Internet browser. Once you are on the home page, click “Client Log on” and then enter your UserID/account number and personal identification number (PIN).

Account 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. Ask for details at clientservices@tdameritraderetirement.com.

NOTE: Your TD AMERITRADE account and its holdings: a) are not insured by the FDIC; b) are not deposits or other obligations of any bank and are not guaranteed by any bank; and c) are subject to investment risks, including possible loss of the principal invested.

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

Dividend Reinvestment. You can have your dividends automatically reinvested in a number of common stocks, preferred stocks and mutual funds. Since dividend reinvestment is a convenient way for you to potentially grow your portfolio, we've improved the TD AMERITRADE Dividend Reinvestment Plan (DRIP). You can choose from more than 5,000 eligible securities for dividend reinvestment. You can also choose to reinvest dividends for all eligible securities in your account or specify specific eligible securities. There is no additional cost for this service. Please contact Participant Services for more information.

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

Execution Reports. Each time an order is executed, TD AMERITRADE provides you with an official trade confirmation via your choice of email or U.S. mail. Examine your confirmations carefully. If you have any questions, please call a Client Services representative within two business days of receiving the confirmation. Remember that your confirmation is not a bill; it is a record of your transaction.

It is important to note the differences between TD AMERITRADE courtesy fill notifications (CFNs) and legal trade confirmations:

- **Legal trade confirmation.** Industry regulations require brokerage firms to send clients written notifications disclosing certain information regarding each transaction. In December 1998, TD AMERITRADE became one of the first brokers allowed to replace mailed trade confirmations with secure online documents. This service provides you with a safe, quick way to know that your trades have been executed. There is no charge for confirmations delivered electronically.
- **Courtesy fill notification.** Although it is not a legal confirmation, a CFN is usually a much faster way to receive notification of a completed trade. This service allows you to be notified of your trade execution as soon as possible by email, phone or fax.

Please note that courtesy fill notifications and legal trade confirmations are based upon reports provided by the various market execution parties. The market makers and exchanges are bound by the rules and regulations set by the regulatory agencies. In the event of a price correction, quantity correction, erroneous report or delayed report, the

exchange, market maker or clearing firm will notify TD AMERITRADE within the required time period. You will then receive a verbal and/or written confirmation of the correction, cancellation or delayed report.

Monthly Statements. Each month you have any activity in your account, you will receive an account statement showing your transactions and other account information, such as dividends and interest payments. These statements provide a record of all transactions as well as necessary information for your tax return. Statements are sent quarterly for accounts (with positions or balances) that have no activity. Statement cutoff is the last Friday of the month, with the exception of December 31. Monthly statements are also available online (select “History and Statements,” under the *Accounts* tab).

Your December statement will also include yearly totals of dividends and interest paid or received. It will not include a year-end recap of your transactions, and is not a consolidated statement. Please retain all monthly statements for this information.

When you receive your statement, please review it promptly and carefully. If you have any questions or concerns, contact a Client Services representative immediately. Additional copies of your monthly statements are available by mail for \$5 per copy.

Trading Tools and Research & Ideas

Trading Tools. Having a TD AMERITRADE Self-Directed Brokerage Account doesn't mean you're on your own.

- **Portfolio Planner.** Portfolio Planner gives you the power to customize – and that includes creating your own target asset allocation strategy – or use one that's predefined. You can even create a basket of securities and manage their allocation the way you want.
- **Screeners.** As you pursue your goals for retirement, you have thousands of stocks, mutual funds and Exchange Traded Funds (ETFs) to choose from. You can make your search much easier when you use the powerful screening and charting tools available to you with your TD AMERITRADE Self-Directed Brokerage Account. Use a predefined screener, or create your own – whichever is easiest to get the information you need. Once you've developed a set of criteria, use the online screening and charting tools to help you in your search:
 - **Stock Screener** - finds stocks according to criteria such as Exchanges, Fundamentals, Technicals and Ratings.
 - **Mutual Fund Screener** - locates mutual funds based on Fund Type, Fund Family, No Transaction Fees and more.
 - **Morningstar® Premier List** - provides up to three best-in-class funds in many categories, so you can find funds that may reflect your investment goals. Morningstar generates the list by regularly evaluating different categories of funds available through TD AMERITRADE
 - **ETF Screener** - narrows down ETFs by ETF type (such as Equity ETFs, Sector ETFs, International ETFs and Bond ETFs), Expense Ratio, Dividends, Ratings and other areas.

The Research & Ideas section. We teamed up with a variety of third-party research providers, including Morningstar, Wall Street on Demand, Reuters, Briefing.com and Standard & Poor's to assemble an in-depth, convenient package of resources and tools to assist you in researching potential investments.* Here are some highlights of what you'll find inside:

- The streamlined layout of the *Research & Ideas* section provides a single, convenient page allowing you to access market summary information and a multitude of tools all from the same page.
- Interactive charting allows you to zero in on any time frame by simply clicking on the chart.
- Securities and Exchange Commission (SEC) filings and third-party analyst recommendations.
- Pre- and post-market news, as well as late-breaking headlines.

Quotes. We provide non-professional clients with free real-time quotes over the Internet or with any touch-tone telephone.**

- **Multiple watch lists.** Using our trading Web site, you can create multiple watch lists to track hundreds of different stock symbols. Each list can hold up to 35 symbols at a time. Using the “Watch Lists” link under *Accounts*, you just select the “Edit” or “Create” functions to create or maintain these lists. Index symbols must be preceded by a “\$” (for example, \$INVU).

Foreign securities and securities without symbols are not available for quotes, and orders for these items cannot be placed through our automated telephone system.

Please call our licensed brokers at 866-766-4015 (select option 1, then option 4).

*Content for the *Research & Ideas* section is provided by independent third parties. The quality and timeliness of market data and research are not guaranteed by TD AMERITRADE. Please consult other information sources before making an independent investment decision.

**Access to real-time market data is conditioned on your acceptance of the exchange agreements. Free real-time quotes are not available to professionals as defined by the exchanges.

Three Ways to Trade

Trading with TD AMERITRADE is simple and convenient. You can place orders using our Web site, a licensed broker or a touch-tone phone. Written orders submitted by U.S. mail, email and fax will not be accepted.

Placing Orders on Our Web Site

The convenient, private and secure trading Web site of TD AMERITRADE provides around-the-clock access to your account – making it simple to manage your investments. To log on to the Web site, go to www.tdameritraderetirement.com and enter your UserID/account number and password. (NOTE: Market volatility, volume and system availability may delay account access and trade executions.)

Through our Web site, you can:

- Place orders
- Retrieve quotes
- Check balances
- Check positions
- Review orders
- Sign up for services and access tools
- Access market research

Internet and Web Browser Requirements. Our Web site gives you anytime, anywhere access to your account if you have the appropriate Web browser and a secure connection to the Internet. Keep in mind that market volatility, volume and system availability may delay account access and trade executions.

NOTE: TD AMERITRADE recommends not using the AutoComplete or AutoSave features available with some browsers when entering your UserID and password.

Browser Requirements

PC:

Microsoft® Internet Explorer 6.0 or later
Netscape® 7.1
Mozilla™ 1.7.2 (Browsers that run on the Mozilla platform include Firefox 1.0 or later.)

Macintosh®:

Microsoft® Internet Explorer 5.2.3 or later
Netscape® 7.1
Mozilla™ 1.7.2 (Browsers that run on the Mozilla platform include Firefox 1.0 or later.)
Safari™ 1.2

Secure Internet Connection. Almost any local Internet service provider can provide a secure connection to our Web site.

If you are connecting to the TD AMERITRADE Web site from work, and your company has Internet security installed, you may need to ask your system administrator to configure your browser's secure proxy settings.

Placing Orders with a Broker

Sometimes, you might want to speak one-on-one with a knowledgeable broker when placing a trade. Or, you may have an order that must be handled by a TD AMERITRADE broker, such as when trading bonds.

Call our staff of licensed, experienced brokers at 866-766-4015 (select option 1, then option 4) from 8 a.m. to 7 p.m. ET, Monday through Friday (excluding market holidays). Our brokers can place a trade for you and answer your specific questions about your trade. Please keep in mind that TD AMERITRADE brokers do not provide investment recommendations or advice.

Placing Orders by Telephone

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. (NOTE: Market volatility, volume and system availability may delay account access and trade executions.) Just call 866-766-4015 with 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.

NOTE: Access to real-time market data is conditioned on your acceptance of the exchange agreements. Free real-time quotes are not available to professionals as defined by the exchanges.

For more information about our phone system, please see the “Telephone System Instructions” section on Page 7.

Account Glossary

Here are some terms you might encounter when you review the history or status of orders placed in your account, or when you check your account balances over the Internet or with a TD AMERITRADE representative.

Review Orders and Position Terms

Information about your order status is obtained in part from execution reports that TD AMERITRADE receives from exchanges, market makers and electronic communication networks (ECNs). This information is subject to change. Order status availability is subject to system availability and market conditions.

Open – Indicates that TD AMERITRADE has not received an execution report for the order.

Submitted for cancel – Indicates that a request to cancel the order has been received and is pending processing by TD AMERITRADE.

Submitted for edit – Indicates that a request to change an existing order has been received and is pending processing by TD AMERITRADE.

Filled – Indicates TD AMERITRADE received an execution report for the order.

Partial fill/cancel – Indicates that a portion of an order has been executed and that a request to cancel the remaining order has been received by TD AMERITRADE.

Expired – Indicates that an execution report was not received within the time frame specified on the order.

Cancel – Indicates TD AMERITRADE is facilitating the request to cancel the order. It is your responsibility to call a Client Services representative for a “definite out” to confirm the order cancellation.

Pending – Indicates that TD AMERITRADE has received and is processing

or reviewing an order. This occurs when a trade is placed after the market closes, and at any time before the trade is sent to the marketplace.

Account Terms

Cash balance – The amount of liquid funds in an account, including the monetary value of trades that may not have settled, but excluding any money market funds.

Available funds for trading – The cash balance in an account following the settlement of a trade (normally three business days from the date of transaction) and the amount that is available to be transferred out of the brokerage account of your retirement plan.

Account value – Shows what the balance would be if the entire account were liquidated.

Money Market – This is your money market fund balance.

The Basics of Trading with Us

When you are ready to place an order, make sure you have your UserID and password ready. It is your responsibility to keep this information secure, because you are responsible for all orders placed in your account.

Here is information you need to provide to us when placing orders:

- 1. Order action.** The order action is what you want to do with an asset (buy and/or sell).
- 2. Quantity.** The quantity is the number of shares, bonds, units or dollar amount (for mutual fund purchases only) that you want to trade.
- 3. Security name and symbol.** The trading symbol is the one-or-more letter code for the security or fund you want to trade.
- 4. Type of order.** The type of order is the type of trade you want to place (market, limit, stop, stop-limit, etc.).
- 5. Order restriction.** The order restriction is a special instruction applicable to the processing and handling of the order.
- 6. Price.** The price for limit orders, stop orders and stop-limit orders must be specified.
- 7. Expiration.** The expiration is the length of time the order should be in effect, such as to the end of the day, to the end of the trading session, to the end of the month or up to six months from the date the order was placed as determined by the good-till-canceled (GTC) date.

Assets You Can Trade

Stocks. You can trade any security listed on any domestic exchange – e.g., blue chips on the New York Stock Exchange or technology stocks on the NASDAQ. Please consult your retirement plan provider for possible specific exclusions/exceptions, etc.

When trading equity securities, it is your responsibility to ensure that sufficient cash is in your account before placing any buy order, and that the shares of the security are in your account before placing a sell order. Stock trades are settled within three business days after the transaction. For more information on commissions and service fees, visit our Web site. Log on and select “Pricing” under the *Client Services* menu.

If over-the-counter bulletin board (OTCBB) and pink sheet securities are allowed by your plan, sell transactions or proceeds from the sale of these recently deposited securities may be subject to a hold. Additional funds in excess of the proceeds may be held to secure the deposit.

Mutual Funds. TD AMERITRADE offers one of the largest mutual fund libraries in the industry. We give you access to more than 13,000 mutual funds, including major fund families.

We also provide features designed to make your mutual fund investing easier. We offer systematic investment, single statements that consolidate all your TD AMERITRADE mutual fund activity, and the ability

to change your fund families with a single phone call.

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 contact the fund or call a TD AMERITRADE representative at 866-766-4015. Please read the prospectus carefully before investing. A prospectus will also be sent upon execution of a buy or exchange order.

It is your responsibility to ensure that your account has sufficient cash or available funds before placing a mutual fund buy order, or sufficient shares or worth before placing a sell order. No-load mutual funds must be purchased in dollar amounts only. However, load funds can be purchased either in shares or dollar amounts.

Please place your order by 2 p.m. ET to ensure same-day processing by TD AMERITRADE.

Each mutual fund establishes trading rules regarding the cutoff time for receiving orders. Same-day processing at TD AMERITRADE does not guarantee that your order will receive that business day's closing net asset value (NAV). Orders processed after the mutual fund's specific cutoff time normally will receive the next business day's closing NAV.

Other fund-specific trading policies may include:

- **Purchase and redemption by mail only.** Certain mutual funds require written notification to place orders. In such cases, the execution NAV is determined by the date the fund receives your buy or sell order. TD AMERITRADE delivers this information to the mutual fund company by overnight mail. Additional mailing fees may apply.
- **A holding period.** Some funds may require a minimum holding period before mutual fund shares can be redeemed.

Bonds. 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 (CMO) and municipal bonds. For more information on commissions and service fees, visit our Web site. You'll find the Commissions and Fees link on the *Client Services* page, under “Pricing.” Buy orders for bonds are subject to a 5-bond (\$5,000 par value) minimum. CD Buy orders are subject to a 2-CD (\$2,000 par value) minimum.

Market Hours and Marketplace Rules

Normal Market Hours

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. Mutual fund orders placed after a specific fund's cutoff time usually will receive the following business day's net asset value (NAV).

Marketplace Rules

Orders are accepted subject to the rules and policies of the various exchanges and execution points. If an order is rejected, TD AMERITRADE will attempt to contact you. It is important that you provide TD AMERITRADE with a telephone number and email address at which you can be reached.

Money Transfer Requests

Instructions for the movement of funds into or out of your TD AMERITRADE account are available on the TD AMERITRADE Web site and/or your retirement plan provider's Web site. Please remember that only settled funds may be transferred out of the brokerage account.

Account Rules, Instructions and Guidelines

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,” as it is frequently called, 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 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 DNR (do-not-reduce) when the order is placed.

Symbol Changes, Splits, etc. It is important to note that if you place an order on a stock 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.

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, market makers and electronic communication networks (ECNs). 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 refused or rejected.

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 Web site, you will be presented with a read-back screen, unless you activate Express Trading. 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 telephone system, or exactly as it appeared on the order read-back screen on our Web site.

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, and that the account has sufficient funds to purchase – or the shares or the position to sell – the specified asset.

Partial Fills. An order executed with fewer shares than specified by the order quantity is a partial fill. An order executed in multiple lots within the same trading session will be charged a single commission. When an order is partially executed in multiple trading sessions, the order is subject to separate commission charges for each trading session.

Account Management. The TD AMERITRADE SDBA is self-directed, and you are solely responsible for managing your account. This includes verifying that your account has the required funds or position specified for each order, and that the order information is correct.

TD AMERITRADE attempts to verify that the account activity does not violate the policies of our clearing firm, the securities markets or other securities regulations. However, the assumption of market risk and liability for trading losses resides exclusively with the account owner. Should a deficiency occur, you are responsible for meeting any additional financial requirements.

Account Updates. Your account balances and positions are updated nightly.

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

Editing and Canceling Orders. Open orders can be edited and

anceled through the TD AMERITRADE Web site, our 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. If you want to edit or cancel an existing order, you must submit a request to cancel or edit that particular 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 the commission when the original order is executed and a separate commission when the edited order is executed. The order will also be charged two commissions if the order executions take place in more than one trading session.
- **Please 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 good-till-canceled order) over the course of several days. Orders executed in multiple lots on the same trading day will be charged a single commission. When an order is partially executed over multiple trading days, the order is subject to a separate commission charge for each trading day. For example: 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, market maker or ECN. 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: You must receive a “definite out” by calling a Client Services representative before you place other orders. If not, you are responsible if the account exceeds its available funds or oversells a position.

Order Types and Terminology

When you place orders with TD AMERITRADE, keep this market terminology in mind.

All-or-none (AON) order – 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.

Day order – A Day order entered after 9:30 a.m. and before 4 p.m. ET is valid until 4 p.m. ET that day. A Day order entered between 4 p.m. and prior to 9:29 a.m. ET is valid from 9:30 a.m. to 4 p.m. ET the next regular market session.

Do-not-reduce (DNR) order – 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.

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.

Fill-or-kill (FOK) order – 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.

Good-till-canceled (GTC) order – 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 a.m. and 4 p.m. ET. If you specify a date, the order will expire at 4 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.

Limit order – 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 can trade on multiple exchanges, but an order can only be placed with one exchange, market maker or ECN. 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 trades at the price specified in your limit order. If the security trades through your price, contact a TD AMERITRADE representative for a possible confirmation.

Market On Close (MOC) – Choosing MOC indicates that you want to execute as close as possible to the market closing price. For listed securities, the MOC price is normally the close price but for NASDAQ (NMS) and OTCBB stocks, the price will depend on the side of the market and other conditions. MOC orders must be placed at least 20 minutes prior to the closing time of the market or exchange. Short Sell MOC orders may not execute.

Market order – Choosing “Market” for the order type indicates that you wish to seek an immediate execution for your order at the next available market price.

Stop-limit order – Choosing “Stop-limit” for the order type indicates that you want this order to seek an execution at a specific limit price or better once the activation price is reached. Enter an activation price as well as a limit price for these orders. Depending on your strategy, the limit price and activation price may be the same. The order becomes a limit order once the activation price has been reached. Stop-limit orders are accepted on listed stocks and NASDAQ (NMS) stocks.

Stop market – Choosing “Stop market” for the order type indicates that you want your Stop order to become a market order once a specific price has been reached. There is no guarantee that the execution price will be equal to or near the activation price. Stop orders are accepted on listed stocks and NASDAQ (NMS) stocks.

Stop order – 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. Sell-Stop orders for NYSE, NASDAQ (NMS) and OTCBB securities are activated by the bid price, and Buy-Stop orders by the ask price. Stop orders are accepted on listed stocks and NASDAQ (NMS) stocks. With Stop orders, there is no guarantee that the execution price of your order will be at or near the activation price. Execution at a price different than the activation price is more likely to occur in conditions such as a fast-moving market, at market open or market close, or when trading has been halted on a security.

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 Trailing 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) or ask (if a buy).

Order Routing Choices

Select a routing choice. You can choose auto routing or direct routing.

- When you choose auto routing, you depend on the TD AMERITRADE routing platform to route your order. You can enter “Market,” “Limit,” “Stop market,” “Stop limit,” and “Trailing stop” orders using auto routing, as well as Day and GTC orders.

- To direct route your order, enable direct routing under “My Profile” in the *Home* menu. Direct routing allows you to select a market destination, however all orders are routed through TD AMERITRADE, Inc. Available direct routing choices include:

- NSDQ (INET)
- ARCA

If you select NSDQ (INET) as your routing choice for a NASDAQ (NMS) security, you can enter a display size. The display size you enter will be the quantity displayed on NSDQ (INET). Entering a display size is optional and available for NASDAQ (NMS) securities only (not for listed securities).

Interactive Voice Response (IVR)

Telephone System Instructions

The TD AMERITRADE automated Interactive Voice Response (IVR) phone system allows you to quickly get quotes, get account information and place trades. It's available 24 hours a day, seven days a week by calling 866-766-4015.

Here's what you need to know to use the IVR system with any touch-tone telephone.

1. Dial 866-766-4015.
2. Enter your nine-digit account number, then press the pound symbol (#).
3. Enter your four-digit personal identification number (PIN), then press #.

Main Menu

Press 1 for quotes.
Press 2 to place a new trade.
Press 3 for order status.
Press 4 for account information.
Press 5 for account services.
Press 6 to log on to a different account.

NOTE: Press 0 at any time to speak to a TD AMERITRADE representative. Press *7 for Help Features.

Quotes (Option 1)

Press 1 for stock quotes.
Press 2 for options quotes.
Press 3 for mutual fund quotes.
Press 4 for market information.
Press 5 for quote lists.
Press 6 to edit your quote lists.

NOTE: Foreign securities and securities without symbols are not available for quotes and cannot be traded using our IVR system. Please contact Client Services for quotes or a broker to place trades on these securities.

To Place a New Trade (Option 2)

Use this option to trade stocks, options and mutual funds.

Press 1 for stock trading.
Press 2 for options trading.
Press 3 for mutual fund trading.
Press 4 to speak with a broker.

Order Status (Option 3)

This option allows you to edit or cancel your orders and check their status. Please note that orders submitted to the market can be “too late to change” or “too late to cancel.” When this happens, the original order shown as “submitted for edit” will be changed to “filled” and the edited order shown as “pending” will be changed to “canceled.” If the original order is “too late to cancel,” the order status shown as “submitted for cancellation” or “canceled” will be changed to “filled.” When canceling orders, please call TD AMERITRADE to receive a “definite out” before placing additional orders.

- Press 1 to review all current orders.
- Press 2 to review filled orders.
- Press 3 to review open orders.
- Press 4 to search orders by symbol.

Account Information (Option 4)

This option allows you to access information about your account.

- Press 1 for account balances.
- Press 2 for account positions.
- Press 3 for transaction history.
- Press 4 to review open orders.
- Press 0 to speak with a Client Services representative

Account Services (Option 5)

- Press 1 to change your PIN.

Log On to a Different Account (Option 6)

This option allows you to log on to your other accounts during the same call.

Entering Number Codes for Stock Symbols

Because there are 26 letters in the alphabet, but only 10 numbers on your telephone keypad, the TD AMERITRADE IVR system assigns a two-digit number to each letter. The first digit of the code represents the key on which the letter is located. The second digit of the code represents the letter's position within the three letters on that key. For example, the letter A is assigned a code of 21 because it is located on the 2 key and is the first letter on that key. Refer to the chart below for the complete list:

A=21	N=62
B=22	O=63
C=23	P=71
D=31	Q=11
E=32	R=72
F=33	S=73
G=41	T=81
H=42	U=82
I=43	V=83
J=51	W=91
K=52	X=92
L=53	Y=93
M=61	Z=12

NOTE: The letters Q and Z do not appear on your phone keypad. The number 11 is assigned to Q, and the number 12 is assigned to Z.

NOTE: To enter class, preferred or warrants shares, press 0# after entering the symbol, and select the appropriate option.

Keypad Shortcuts

The following shortcuts provide direct access to specific menus. Enter these shortcuts on your phone's keypad at any time to go directly to the corresponding menu.

- 0 — Speak to a Client Services representative
- *0 — Main Menu
- *1 — Quotes
- *2 — New Orders
- *3 — Review, Edit, Cancel Open Orders
- *4 — Account Information
- *5 — Account Services
- *6 — Log On to a Different Account
- *7 — Help
- *8 — Quote List Maintenance
- ** — Go Back One Menu
- * — Cancel Input

Communicating with Us

Here are some important phone numbers and email addresses you will need when you correspond with TD AMERITRADE.

Client Services and Technology Support

Contact a Client Services representative for:

- Order status, account inquiries, trade inquiries, account positions, account balances, safekeeping issues and reorganization issues
- Dividend Reinvestment Program (DRIP) requests

Email: clientservices@tdameritraderetirement.com

Phone: 866-766-4015, select option 0, then option 2

Trading

Contact a licensed broker to place:

- Stock, bond and mutual fund orders

Phone: 866-766-4015, select option 0, then option 1

TTY service (for hearing-impaired clients):

888-723-8503 or 402-970-5511

Please include your account number on all correspondence.

NOTE: Written orders submitted by U.S. mail, fax and email will not be accepted.

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Thank you for choosing TD AMERITRADE!