



Dear Participant,

Thank you for your interest in a TD Ameritrade Self-Directed Brokerage Account (SDBA). With TD Ameritrade, you have a partner who is committed to providing you with investment alternatives to your retirement plan – alternatives to help you secure your financial future. And our SDBA offers choice, flexibility, and convenience. Open one today and you'll find a variety of choices to help manage your retirement plan and pursue your financial goals.

Investments to suit you

TD Ameritrade offers a wide assortment of investment opportunities. With an SDBA, you'll have access to a broad range of individual stocks and bonds. You can also select from among thousands of different mutual funds – including more than 2,100 no-load, no-transaction-fee (NTF) mutual funds.*

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, contact the fund or a TD Ameritrade representative at 866-766-4015. Please read the prospectus carefully before investing.

Tools for success

With the TD Ameritrade SDBA, you'll also have access to a wide range of tools and services, including robust, independent research and educational materials from third-party providers such as Morningstar®, S&P®, Market Edge®, and Ford Equity Research.**

Manage your account – your way

Put your retirement plan into action with the TD Ameritrade SDBA and manage it online, through our Interactive Voice Response (IVR) phone system or by calling a dedicated Participant Services representative.

Follow these easy steps to open your account today:

1. Contact your Plan Sponsor to obtain your Plan ID Number and Plan Name.
2. Enter your plan information in Section 1 of the Account Application.
3. Complete the rest of the Account Application and then fax it to 800-914-8980 or send it by mail in the enclosed postage-paid envelope.

Funding your account

Once your account is opened, you will receive a welcome kit along with an account number and personal identification number (PIN). To fund your account, contact your Plan Sponsor for assistance with transferring funds from your plan into your new TD Ameritrade SDBA.

If you have cash or investments held in a previous employer's 401(k) or retirement plan, we have also enclosed an Account Transfer Form to help move these assets to your SDBA and consolidate the funds you have set aside for retirement.

If you have any questions, please contact a Participant Services representative at 866-766-4015. We're available Monday through Friday, 8 a.m. to 7 p.m. ET (excluding market holidays).

Sincerely,

A handwritten signature in black ink, appearing to read 'John V. Tovar', with a long horizontal flourish extending to the right.

John V. Tovar
Managing Director, Brokerage Services
TD Ameritrade

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

*No-Transaction-Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. NTFs, as well as other funds, have other continuing fees and expenses described in the fund's prospectus. TD Ameritrade receives remuneration from fund companies for record-keeping, shareholder and other administrative services. The amount of remuneration is based in part on the amount of investments in such funds by TD Ameritrade clients. Almost all funds held 90 days or less will be subject to a short-term redemption fee of \$49.99. This fee is in addition to any applicable transaction fees or fees addressed in the fund's prospectus.

Third-party research and tools are obtained from companies not affiliated with TD Ameritrade, and are provided for informational purposes only. While the information is deemed reliable, TD Ameritrade does not guarantee its accuracy, completeness, or suitability for any purpose, and makes no warranties with respect to the results to be obtained from its use. Please consult other sources of information and consider your individual financial position and goals before making an independent investment decision. Past performance does not guarantee future results.

**TD Ameritrade, Inc., Morningstar, S&P, Market Edge, and Ford Equity Research are separate, unaffiliated companies. Brokerage services are provided exclusively by TD Ameritrade, Inc.

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

TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2014 TD Ameritrade IP Company, Inc. All rights reserved. Used with permission.