

# Account Protection

## Your Security Is Our Priority

### The TD Ameritrade Asset Protection Guarantee

At TD Ameritrade, we are committed to delivering our clients one of the highest levels of security in the industry — at no cost to you. That means we will reimburse you any cash or shares of securities from your account that are lost as a result of unauthorized activity. We are promising you this protection, which adds to the provisions that already govern your account, in case unauthorized activity ever occurs and we determine it was through no fault of your own.

#### How does the TD Ameritrade Guarantee work?

We can guarantee this protection if you work with us in three ways:

- Keep your account information secure and confidential — do not share it, because sharing your UserID, password, PIN, or account number with other people means you authorize them to take action in your account.
- Check your account frequently and report any suspicious or unauthorized activity to us immediately.
- Take the steps we request if your account is ever compromised and cooperate with our investigation.

If you help us in these basic ways, we will promise no fine print and no footnotes — just our commitment to protect the assets you entrust to us.

**Note:** The Asset Protection Guarantee does not apply to situations involving your advisor's unauthorized activity, since your advisor is authorized on your account. It does, however, protect against any unauthorized activity by an unaffiliated third party.

#### Overview:

**Experience one of the highest levels of security in the industry.**

- This security guarantee extends to the cash or shares of securities in your account.
- In the event of unauthorized activity, we will reimburse you for any cash or shares of securities you lose.
- We can guarantee this protection if you keep your account information secure, monitor your account regularly, and help us should your account be compromised.
- Certificates of Deposit are FDIC insured, and securities are protected by SIPC.

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## 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 TD Bank, N.A. and/or TD Bank USA, N.A., where they are insured by the FDIC against bank failure for up to \$250,000 per depositor, per bank. TD Bank, N.A. and TD Bank USA, N.A. are affiliates of TD Ameritrade.

Each bank will have separate FDIC coverage of up to \$250,000 per depositor for up to \$500,000 total per IDA depositor.

## SIPC Protection

TD Ameritrade, Inc. is a member of the Securities Investor Protection Corporation (SIPC). Securities in your account are protected up to \$500,000. For details, please see [www.sipc.org](http://www.sipc.org).

TD Ameritrade also provides \$149.5 million worth of protection for each client through supplemental coverage provided by London insurers. The \$149.5 million of coverage includes a sub-limit of \$900,000 on cash. Each client is limited to a combined return of \$150 million from SIPC or London insurers. The TD Ameritrade supplemental insurance policy has an aggregate limit of \$500 million for claims from all TD Ameritrade clients. This supplemental insurance provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

If you have any questions, call your advisor or TD Ameritrade Institutional at 800-431-3500. To learn more about SIPC coverage, go to [www.sipc.org](http://www.sipc.org). For more information about FDIC deposit insurance, visit [www.fdic.gov](http://www.fdic.gov).

