

Account Handbook

Keep this information handy. It's your resource for details on investing and contacting TD AMERITRADE when you need questions answered. Read on to learn more about the tools we offer to help you manage your investments.

Table of Contents

Contact Us	1	Account Services	7
Account Management	1	Dividends	7
Trading	1	Dividend Reinvestment Program (DRIP)	7
Stocks	1	Symbol Changes, Splits, etc.	7
Exchange Traded Funds	2	Account Protection	7
Options	2	Cash Sweep Vehicle Choices	8
Mutual Funds	2	Custodial Services	8
Bonds	2	Account Deposit Information	8
Placing Trades	2	Electronic Funding	8
Placing an Order on our Web Site	2	Checks	8
Placing an Order with a Broker	2	Acceptable Check Deposits	8
Placing an Order by Phone	3	Unacceptable Deposits	9
Placing an Order by Wireless Device	3	Wire Transfers	9
Commissions	3	DTC Securities	9
Stocks and Options	3	Availability of Newly Deposited Funds	9
Mutual Funds	3	Stock Certificates	9
Bonds	3	Transferring an Account	10
Market Sessions	3	Fund Withdrawal Requests	10
Regular Trading	3	Updating Your Account Profile	10
Extended-Hours Trading	3	Changing Your Personal Information	10
Marketplace Rules	4	Adding or Removing an Account Co-owner	10
Order Types	4	Adding Margin or Options Privileges to Your Account	10
Order Expiration Choices	4	TD AMERITRADE Apex	11
Special Instructions	5	Using the Web Site	11
Order Routing Choices	5	System Requirements	11
Order Review	5	Home Page	11
Order Verification	5	SnapTicket™	11
Editing and Canceling Orders	5	Interactive Voice Response (IVR) Phone	
Settlement of Trades	6	System Instructions	12
Partial Fills	6	Keypad Number Codes	13
Trading Restrictions in Cash Accounts	6	Keypad Shortcuts	13
Account History	6		
Courtesy Fill Notifications (CFNs)	6		
Trade Confirmations	6		
Account Statements	6		
Tax Documents	6		

(continued)

Contact Us

Client Services

Contact a Client Services representative for questions about order status, your account, trades, balances, safekeeping or reorganization issues, and certificate requests.

E-mail: clientservices@tdameritrade.com.

Phone: 800-669-3900, 24 hours a day, seven days a week (excluding market holidays).

International Phone: 402-970-5805.

Fax: 816-243-3769.

TTY service (for hearing-impaired clients): 888-723-8503 or 402-970-5511.

Trading

Contact a licensed broker for stock, options, bond and mutual fund orders.

E-mail: TD AMERITRADE cannot accept orders placed by e-mail.

Phone: 800-669-3900, 8 a.m. to 8 p.m. ET, Monday through Friday (excluding market holidays).

International Phone: 402-970-5805.

Fax: TD AMERITRADE cannot accept orders placed by fax.

TTY service (for hearing-impaired clients): 888-723-8503 or 402-970-5511.

Technology Support

Contact a Technology Support representative for help with computer or Internet-related problems.

E-mail: techhelp@tdameritrade.com.

Phone: 800-669-3900, 7 a.m. to 10 p.m. ET, Monday through Friday (excluding market holidays).

TTY service (for hearing-impaired clients): 888-723-8503 or 402-970-5511.

New Accounts

Contact a New Accounts representative for help in opening another account.

E-mail: starting@tdameritrade.com.

Phone: 800-276-8746, 24 hours a day, seven days a week (excluding market holidays).

Fax: 816-243-3769.

TTY service (for hearing-impaired clients): 888-723-8503 or 402-970-5511.

Contact Us by Mail

Please include your account number, Social Security or tax identification number on all correspondence, checks and stock certificates. To send written correspondence regarding your TD AMERITRADE® account, please use the following addresses:

Standard Delivery:

General questions and forms:

PO Box 2209, Omaha, NE 68103-2209

Regular Check Deposits:

PO Box 2229, Omaha, NE 68103-2229

Individual Retirement Account (IRA) Check Deposits:

PO Box 2789, Omaha, NE 68103-2789

IRA Deposit Slip is required. Log on and go to "Forms & Agreements" on the *Client Services* menu and print the IRA Deposit Slip. Or call a TD AMERITRADE Client Services representative.

Account applications and account transfers:

PO Box 2760, Omaha, NE 68103-2760

Overnight Delivery

1005 N. Ameritrade Place, Bellevue, NE 68005

Account Management

One of the reasons you chose a TD AMERITRADE account is the flexibility that self-directed investing offers. As a self-directed investor, you are responsible for making sure your orders are correct, your account has enough funds, and your trades don't violate securities regulations. And since you are in charge, you are also liable for all market risk, liability and account deficiencies. We will do our very best to make sure your orders comply with the policies of our clearing firm and the markets, but ultimately, this is your responsibility.

Protect your own assets and privacy by never giving your Social Security number (SSN), account number, personal identification number (PIN), UserID or password to any unauthorized party.

Trading

With TD AMERITRADE you can place trades for stocks, Exchange Traded Funds (ETFs), options, mutual funds and bonds.

Stocks

You can trade nearly any stock on any domestic exchange – blue chips on the New York Stock Exchange (NYSE), technology stocks on the NASDAQ, Over-The-Counter Bulletin Board (OTCBB) securities, and pink sheet securities. When trading stock, it is your responsibility to ensure you have sufficient cash or available funds before placing a Buy order. You are also responsible for having the necessary shares in your account before placing a Sell order. Stock trades are settled within three business days after the transaction.

Bulletin Board Stocks

TD AMERITRADE accepts orders on OTCBB and pink sheet stock orders on the online stock trading ticket. The types of orders that can be placed for these securities are outlined in the OTCBB Securities Trading Rules, which are available on our Web site.

Orders on these types of securities may represent a greater investment risk as these securities represent low-priced shares that do not qualify to be traded on a national stock exchange or on NASDAQ for various reasons. Instead, dealers trade these securities on a manual basis and are not required to make a market in the security or hold shares in inventory. Because these securities are not always traded through automated or electronically linked execution systems, accurate quotes and immediate

executions may not be available. It is not uncommon for the manual execution process to take several minutes. Please see the “OTCBB Securities Trading Rules” link under “Stocks” on the *Trade* tab of the Web site for more information.

Exchange Traded Funds

Exchange Traded Funds (ETFs) are registered investment companies that trade on an exchange like a stock. ETF orders can be placed on the stock trading ticket. These funds track established market indexes, yet trade like a single stock. Commission fees apply. Those who practice frequent dollar-cost averaging and active traders may generate trading costs that outweigh any cost benefit. Trading prices may not reflect the actual Net Asset Value of the underlying securities.

Be sure to carefully consider the particular ETF's investing objectives, risks, charges and expenses involved before investing in an ETF. To learn how to obtain a prospectus containing this and other important information, please visit the TD AMERITRADE ETF Center on our Web site or call a TD AMERITRADE representative. Please read the prospectus carefully before investing.

Options

TD AMERITRADE offers an extensive array of order types for various options trading strategies.

Due to the inherent risks involved and the complexities of certain options transactions, options are not suitable for all investors. Industry regulations require certain conditions be met before TD AMERITRADE can extend options trading privileges. For additional requirements for options positions, and for our options exercise policy, consult the TD AMERITRADE Margin Handbook.

Investment strategies that include options trading expose investors to additional costs, increased risks and potentially rapid and substantial losses. Please review *Characteristics and Risks of Standardized Options* before incorporating options trading into your investment strategy. This booklet, published by the Options Clearing Corporation, contains important information on standardized options and options markets. TD AMERITRADE clients receive a copy of this booklet when they receive options trading privileges. You can also receive this booklet by calling Client Services at 800-669-3900, or by writing to TD AMERITRADE, PO Box 2209, Omaha, NE 68103-2209. You may also obtain an electronic copy of this booklet by clicking the link for the *Characteristics and Risks of Standardized Options* on the TD AMERITRADE Web site under “Options” on the *Trade* tab.

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 and over 1,400 no-transaction-fee mutual funds. We also provide features designed to help make mutual fund investing convenient. 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. TD AMERITRADE

will send a prospectus upon execution of a Buy or Exchange order. Mutual funds are not marginable for the first 30 days following purchase.

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 call a TD AMERITRADE representative. Please read the prospectus carefully before investing

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. 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.

Placing Trades

TD AMERITRADE gives you four ways to trade. Whether you are at your desk or on the go, TD AMERITRADE provides a vehicle for getting your trades to the market quickly.

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

Placing an Order on our Web Site

Our convenient, private and secure trading Web site (www.tdameritrade.com) provides around-the-clock access to your account – making it simple to manage your investments. Through our Web site, you can:

- Place orders
- Retrieve quotes
- Check balances
- Check positions
- Review orders
- Save orders.

Placing an Order with a Broker

Sometimes you might want to speak one-on-one with a knowledgeable broker when placing an order that requires special handling. Our brokers can place a trade for you and answer specific questions about your trade. Please keep in mind that TD AMERITRADE brokers do not provide investment recommendations or advice.

Call our staff of licensed, experienced brokers at 800-669-3900 from 8 a.m. to 8 p.m. ET, Monday through Friday (excluding market holidays).

The special product brokers that can facilitate bond trades are available from 8 a.m. to 5:30 p.m. ET, Monday through Friday (excluding market holidays).

Placing an Order by Phone

The 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 (no trading on market holidays). Just call 800-669-3900 from 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.* For more information on placing a trade over the phone, please see “IVR Phone System Instructions” on page 12.

*Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs.

Placing an Order by Wireless Device

TD AMERITRADE offers clients with wireless Web services a special Web site to manage their accounts. The commission for online equity trades is a flat \$9.99 – for both market and limit orders. Our wireless service also allows you to place options orders,** retrieve real-time quotes,*** view account positions, edit and cancel orders, check order status and access market information.

To utilize our wireless site, go to www.amtdw.com and log on using your UserID and password.

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

**Options are not suitable for all investors as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Please see our Web site or contact TD AMERITRADE for options disclosure documents. Carefully read these documents before investing in options.

***Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs.

Commissions

TD AMERITRADE provides a flat-rate commission schedule, regardless of how many shares you trade, and with no order handling fees. Trades executed in multiple lots on the same day are charged a single commission. Trades partially executed over multiple trading days are subject to commission charges for each trading day.

Stocks and Options

	Stocks	Options
Internet orders:	\$9.99	\$9.99 (+\$0.75/contract)
Interactive Voice Response (IVR) phone orders:	\$34.99	\$34.99 (+\$0.75/contract)
Broker-assisted market and limit orders:	\$44.99	\$44.99 (+\$0.75/contract)
Options exercise or assignment:		\$19.99

Mutual Funds

Funds	Price
No Transaction-Fee Funds	No commission
No-Load and Low-Load Funds	\$49.99
Load Funds	No commission†

TD AMERITRADE receives remuneration from fund companies participating in its no-load, no-transaction-fee program for record-keeping and shareholder services, and other administrative services. The amount of TD AMERITRADE's remuneration for these services is based in part on the amount of investments in such funds by TD AMERITRADE clients. No-transaction-fee funds have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

†The Fund Family may also charge fees as detailed in the fund prospectus.

Bonds

Bonds	Price
Treasuries at auction	\$25.00 flat fee
All other bond trades	on a net yield basis

TD AMERITRADE may act as principal on any fixed-income transaction. When acting as principal, we will add a markup to any purchase, and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you. 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.

NOTE: TD AMERITRADE cannot accept orders for stocks, options, mutual funds and bonds via U.S. mail, e-mail or fax.

Market Sessions

Regular Trading

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. Options market hours are generally 9:30 a.m. to 4:15 p.m. ET. Most equity and narrow-based index options stop trading at 4:00 p.m., and broad-based index options stop trading at 4:15 p.m. Mutual fund orders placed after a specific fund's cut-off time will usually receive the following business day's net asset value (NAV).

Extended-Hours Trading

TD AMERITRADE offers pre-market and after-hours trading sessions. The A.M. session is from 8 a.m. through 9:15 a.m. ET, Monday through Friday. The P.M. session is from 4:15 p.m. through 8 p.m. ET, Monday through Friday (excluding market holidays).†† This service allows clients to trade more than 8,000 equity securities outside of normal market hours.

- **To place an Extended-Hours Trade**, select “Ext. AM” or “Ext. PM” from the *Expiration* menu under “Stocks” on the *Trade* tab. You can also select “Day + ext.” or “GTC + ext.” to place an order that

(continued)

is active for both the regular and Extended-Hours Trading sessions, 8 a.m. through 8 p.m. ET. Extended-Hours Trading is subject to unique risks and rules that are different from the normal trading session, including different procedures for placing trades. Please review the Extended-Hours Trading rules before you decide to participate.

††The closing time for Extended-Hours Trading is subject to change.

Marketplace Rules

Orders are accepted subject to the rules and policies of the various exchanges and execution points. Marketplace rules also differ for normal and Extended-Hours Trading sessions. If an order is rejected, TD AMERITRADE may attempt to contact you. It is important that you maintain your TD AMERITRADE profile with a current phone number and e-mail address. For more information on updating your personal contact information, please see “Updating Your Account Profile” on page 10.

Order Types

Select the order type from the following choices:

- **Market** – Choosing “Market” for the order type indicating that you wish to seek an immediate execution for your order at the next available market price.
- **Limit** – Choosing “Limit” for the order type indicating that you wish to seek the purchase or sale of a stock at a specific price or better. Please remember that stocks and options can trade on multiple exchanges, but an order can only be placed with one exchange, market maker or electronic communications network (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 or options 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.
- **Stop** – 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. Please keep in mind that stop order activation prices differ for each exchange. Stop orders placed for NYSE® securities are activated by the last traded price. Sell-Stop orders for NASDAQ® and OTCBB® securities are activated by the bid price, and Buy-Stop orders by the ask price. An options Sell-Stop is activated by the print (trade) price or ask/offer price. An options Buy-Stop is activated by the bid price, or a print (trade). Stop orders are accepted on listed stocks, NASDAQ (NSM), stocks and most options.

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.

- **Stop market** – Choosing “Stop market” for the order type indicating 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, NASDAQ (NMS) stocks and most options.

- **Stop limit** – 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, NASDAQ (NMS) stocks and most options.
- **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 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 (\$.01) and no greater than the current bid (if a sell) or ask (if a buy).

Order Expiration Choices

After you have selected an order type, select the expiration for the order. Your choices for expiration include:

- **Day** – A Day order entered after 9:30:00 a.m. and before 4:00:00 p.m. ET is valid until 4:00:00 p.m. ET that day. A Day order entered between 4:00:01 p.m. and prior to 9:29:59 a.m. ET is valid from 9:30:00 a.m. to 4:00:00 p.m. ET the next regular market session.
- **Day + Ext. (Day + Extended Hours)** – Orders placed after 12:00:00 a.m. and before 7:59:59 p.m. ET and marked as Day + Ext. are valid between 8:00:00 a.m. and 8:00:00 p.m. ET that day. A Day + Ext. order placed between 8:00:00 p.m. and 7:59:59 a.m. ET is valid between 8:00:00 a.m. and 8:00:00 p.m. ET the next market day. Because some ECNs begin matching orders prior to 8 a.m., an order with an expiration of Day + Ext. might execute before 8 a.m.
- **GTC (Good till canceled)** – 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 default GTC expiration date is three months from the date the order was placed. The order is valid between 9:30:00 a.m. and 4:00:00 p.m. ET. If you specify a date, the order will expire at 4:00:00 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.

(continued)

- **GTC + Ext. (GTC + Extended Hours)** – A GTC + Ext. order works the same way as a GTC order, except it also includes Extended-Hours Trading sessions each day. GTC + Ext. orders are valid from 8 a.m. through 8 p.m. ET. Because some ECNs begin matching orders prior to 8 a.m., an order with an expiration of GTC + Ext. might execute before 8 a.m. If you specify a date, the order will expire at 8:00:00 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 under “Order Status” on the *Trade* menu to see the updated expiration date.
- **Ext. AM (Extended AM)** – An Ext. AM order is valid only between 8:00:00 a.m. and 9:14:59 a.m. ET. Orders marked as Ext. AM and placed after 9:14:59 a.m. and before 8:00:00 a.m. ET the next day are only active for the next AM Extended-Hours Trading session.
NOTE: A.M. extended-hours orders received between 9:15 a.m. and 9:30 a.m. ET may be rejected or canceled as too late to enter for the A.M. Extended-hours trading session. Extended-hours orders received after this time may be routed for the following A.M. extended-hours trading session. Be sure to verify your order status online.
- **Ext. PM (Extended PM)** – An Ext. PM order is valid only between 4:15:00 p.m. and 8:00:00 p.m. ET. Orders marked as Ext. PM and placed after 8:00:00 p.m. and before 4:15:00 p.m. ET the next day are only active for the next PM Extended-Hours Trading session.

Special Instructions

You may specify any of the following special instructions:

- **AON (all or none)** – 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.
- **DNR (do not reduce)** – 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.
- **FOK (fill or kill)** – 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.
- **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.

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 *Portfolio and Accounts* 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 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 securities only (not for listed securities).

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 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 canceled.

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 review screen, unless you activate Express Trading.

NOTE: 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 phone 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 placed within either trading session, and that the account has sufficient funds to purchase – or the shares or the position to sell – the specified asset. You should share any potentially relevant information with the broker.*

Editing and Canceling Orders

Open orders can be edited and canceled through the TD AMERITRADE Web site, our IVR 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.

- **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 a commission when the original order is executed and a separate commission when the edited order is executed. The order will also be charged separate commissions if the order executions take place in more than one trading session.

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. Trades executed in multiple lots on the same trading day are charged a single commission. Trades

(continued)

partially executed over multiple trading days, are subject to commission charges for each trading day.

For example, suppose 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: Please call a Client Services representative for a “definite out” before you place other orders. Otherwise, you are responsible if the account exceeds its available funds or oversells a position.

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. Options, several mutual funds, and some U.S. Treasury securities are settled the next business day.

Partial Fills

A partial fill is an order executed with fewer shares (or options contracts) than specified by the order quantity. Trades executed in multiple lots on the same trading day are charged a single commission. Trades partially executed over multiple trading days are subject to separate commission charges for each trading day. If the order is edited after the first partial fill, additional commission charges may apply – see “Editing and Canceling Orders” on page 5 for more information.

Trading Restrictions in Cash Accounts

Under applicable interpretations issued by the staff of the Board of Governors of the Federal Reserve System, cash account clients are prohibited from making a practice of selling securities prior to making full cash payment for their prior purchase. Such payment can be made using existing cash in the account, the proceeds of settled sales of fully paid-for securities and additional cash deposits. Proceeds of a sale may not be included as cash before the settlement date if the shares being sold have not been fully paid for.

The following hypothetical example illustrates activity that will result in an account being restricted:

A client is holding \$10,000 cash in a cash account. The client then makes the following transactions:

- The client buys a position in Company A for \$10,000, applying the \$10,000 in cash to pay for the purchase.
- The client then sells that position in Company A and nets at least \$10,000 in sale proceeds.
- Next, the client buys a position in Company B for \$10,000, relying on the proceeds of the unsettled sale of Company A shares to pay for the purchase.

- Before the sale of Company A has settled, the client sells the position in Company B and nets \$10,000.

In the above example, the client sold Company B shares before paying for them. Trading in this manner in a cash account may result in a 90-day restriction, limiting purchases to the settled cash in the account on trade date. In addition, all opening transactions must be placed with a broker to ensure settled cash is available for the trade. These restrictions may be avoided by depositing funds to your account, combining accounts, or converting to a margin account. For information regarding this restriction or day trading, please call 877-877-0272.

NOTE: Margin trading increases risk of loss and includes the possibility of a forced sale if account equity drops below required levels. Margin is not available in all account types. Carefully review the *Margin Handbook* and *Margin Disclosure Document* for more details.

Account History

Courtesy Fill Notifications (CFNs)

TD AMERITRADE also provides a Courtesy Fill Notification for each trade. Although it is not a legal trade confirmation, it is usually a much faster way to receive notification of a completed trade. A CFN notifies you of your trade execution as soon as possible via e-mail, phone or fax. For more information on enrolling in electronic or paper trade confirmation and CFNs, please see “My Profile” on the *Portfolio & Accounts* menu.

Trade Confirmations

Each time an order is executed, you will receive a legal trade confirmation as required by industry regulations. This confirmation is not a bill. It’s a record of your transaction. Please examine your confirmation carefully and contact a TD AMERITRADE Client Services representative within two days of receiving the confirmation if you have any questions. There is no charge for confirmations delivered electronically. However if you choose to receive them via U.S. mail, there is a \$2 fee per confirmation. TD AMERITRADE Apex⁺⁺⁺ clients can receive confirmations via U.S. mail at no charge.

Account Statements

All clients will receive quarterly paper statements at no cost. If you would like to receive monthly paper statements via U.S. mail, you will be assessed a \$2 fee per statement. TD AMERITRADE Apex⁺⁺⁺ clients can receive monthly paper statements at no charge. If you would like to receive electronic statements each month, you can subscribe to this service at no cost. You will receive an e-mail at the beginning of each month notifying you that your statement is available online. Accounts that have options trading privileges and accounts that have a money market are required to receive monthly statements, either electronically or via U.S. mail.

NOTE: You may request replacement copies of paper statements via U.S. mail for \$5 per copy. This service is free for Apex clients.

⁺⁺⁺Apex qualification is based on an average of 5 trades per month over a three-month period or \$100,000 total account value. Apex membership may also be granted on a free trial basis. Qualification is reviewed every three months.

Tax Documents

TD AMERITRADE will send Form 1099 no later than January 31 for reporting the previous year's activity.

Account Services

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" 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. All dividends collected for your account through the month are held in the account unless you contact TD AMERITRADE and instruct us to pay them out. In these cases, the dividends are collected and paid out once at the end of the month. A check will only be automatically sent if the accrued dividends total \$10 or more.

Dividend Reinvestment Program (DRIP)

TD AMERITRADE's Dividend Reinvestment Program (DRIP) allows you to easily and automatically reinvest dividends at no cost. There are no commissions or service fees for participating in the program. Reinvesting dividends over time can have a significant and positive impact on your overall return. Dividend reinvestment provides you with potential earnings on your earnings, which may increase your returns significantly in the long run. There are no complicated decisions to make and no need to determine where to reinvest the money. Your portfolio keeps growing in the stocks you've already chosen.

How Does It Work?

DRIP offers automatic reinvestment of shareholder dividends into additional shares of the company's stock. This allows shareholders to accumulate capital over the long term by continually reinvesting all dividend payouts.

Over 5,000 U.S. exchange-listed and NASDAQ stocks and most American Depositary Receipts (ADRs) are eligible for the program. It is available for most common stocks, preferred stocks and closed-end funds. Most cash distributions (including regular and optional dividends) and capital gains distributions can be reinvested.

You may choose between full and partial enrollment in the program. With full enrollment, dividends from all eligible stocks in your account will be reinvested. All future eligible stocks purchased after enrollment will be set up for DRIP automatically. Or you can opt for partial reinvestment and choose which eligible stocks you want included.

What's New?

- More stocks than ever are eligible for this program.
- You can now accumulate fractional shares in a position. (Formerly, DRIP purchased only whole shares.)
- You can now sell fractional shares of a position.
 - In order to do so, you will need to sell all of your whole shares in that position.
 - In so doing, you will also sell off the remaining fractional shares in that position.
- You will now be able to view fractional share amounts of stock.
 - Fractional share amounts are not displayed on the order status page. To view fractional shares, go to Portfolio & Accounts and select either Balances & Positions or History & Statements.

How Do I Enroll?

It's easy to enroll in the program. Just log on to your account at **tdameritrade.com** and send us a secure e-mail, or call Client Services at **800-669-3900**.

Information provided is for general information purposes only and should not be considered an individualized recommendation or advice. Please consult other sources of information and consider your individual financial position and goals before making an independent investment decision.

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

Symbol Changes, Splits, etc.

It is important to note that if you place an order on either a stock or an option 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.

Account Protection

Your protection is our priority. That is why we've made such substantial investments in leading-edge security software, systems and procedures. While no security system is absolutely impenetrable, we are constantly reviewing, refining and upgrading our infrastructure as new tools and techniques become available.

Beyond the threats from hackers and cyber-criminals, TD AMERITRADE also offers you asset protection against brokerage insolvency. TD AMERITRADE, Inc. is a member of the Securities Investor Protection Corporation. Securities in your account 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 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@tdameritrade.com. Accounts are not covered

(continued)

by the Federal Deposit Insurance Corporation (FDIC) and are not a deposit to, obligation of, or guaranteed by any financial institution.

NOTE: Non-deposit investments purchased through TD AMERITRADE are not insured by the FDIC (Federal Deposit Insurance Corporation), are not obligations of or guaranteed by any financial institution and are subject to investment risk and loss that may exceed the principal invested.

Cash Sweep Vehicle Choices

TD AMERITRADE offers a cash sweep program to enable you to earn interest on cash balances in your TD AMERITRADE account. Funds in a Money Market Deposit Account (“MMDA”), held at TD Bank USA, N.A., are FDIC-insured up to \$100,000 (\$250,000 in IRAs and certain other retirement accounts).^{*} Funds held as TD AMERITRADE Cash are held in your brokerage account, earn simple interest and are protected by the SIPC. Additional cash sweep choices may be available based on cash balance amount and account type. You can view current interest rate information for these products at <http://www.tdameritrade.com/interestrates.html>.

^{*}Under the FDIC's new rules, up to \$250,000 in deposit insurance will be provided for the money a consumer has in a variety of retirement accounts, primarily traditional and Roth IRAs (Individual Retirement Accounts), at one insured institution. Also included are self-directed Keogh accounts, “457 Plan” accounts for state government employees, and employer-sponsored “defined contribution plan” accounts that are self-directed, which are primarily 401(k) accounts. In general, self-directed means the consumer chooses how and where the money is deposited.

Custodial Services

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

Account Deposit Information

Funds can be deposited electronically, by wire or by check. You can also deposit securities by certificate or by transferring from another brokerage account. Most of these services can be accessed online by going to “Deposits & Withdrawals” on the *Portfolio & Accounts* menu.

Electronic Funding

Electronic funding provides a convenient way to automatically deposit or withdraw funds from your account.^{*} The initial process to set up your bank account information for electronic funding may take four to five business days. Once you've enabled electronic funding, you can make a one-time deposit or withdrawal, or even set up recurring deposits to move funds into your brokerage account on a regular basis.

- Funds will be posted the next business day if the deposit request is submitted before 5 p.m. ET. Deposit requests submitted after 5 p.m. ET will be posted the second business day.
- A return fee will be charged for each request rejected by your bank due to insufficient funds.

- The maximum cumulative dollar amount (from one or more electronic transactions involving one or more banks) for electronic deposits per TD AMERITRADE account is \$100,000 over seven calendar days. The minimum amount of an electronic deposit is \$1.00.
- Funds deposited electronically can be used immediately for trading most marginable securities.
- Funds deposited electronically can be used to purchase non-marginable securities, initial public offering (IPO) stocks, or options three business days after settlement date.^{**}
- Funds deposited electronically may be withdrawn three business days after settlement date. However, all electronic deposits are subject to review and may be restricted for 60 days.

^{*}Electronic funding is not available in some retirement accounts. Not all financial institutions participate. You may be charged an electronic funding return fee if your bank rejects an electronic funding transfer.

****Options are not suitable for all investors, as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Please see our Web site or contact TD AMERITRADE at 800-669-3900 for options disclosure documents. Carefully read these documents before investing in options.**

Checks

When depositing a check, make it payable to TD AMERITRADE, Inc., unless otherwise stated in the rules below. Be sure to include your TD AMERITRADE account number on your check. An IRA Deposit Slip should be included with all IRA deposits to ensure deposit for the correct tax year. Deposit slips can be downloaded by clicking “Forms & Agreements” under *Client Services*.

Acceptable Check Deposits

Here are some rules about checks that TD AMERITRADE can accept for deposit. Please refer to these rules to prevent your check from being returned to you. TD AMERITRADE reserves the right to verify funds before posting checks to your TD AMERITRADE account.

- **Payable terms.** Checks and money orders must be payable in U.S. dollars through a U.S. bank.
- **Personal checks.** Only checks drawn from a personal checking account titled identically to the TD AMERITRADE account you are funding are accepted.
- **Checks from joint checking accounts.** Checks written on joint checking accounts can be deposited into the brokerage account of either party. Checks from an individual checking account can be deposited into a TD AMERITRADE Joint account if the individual on the checking account is one of the account owners.
- **Cashier's checks.** Cashier's checks can be used when the remitter's name is printed on the check by the bank. The name on the check and the TD AMERITRADE account title must match.
- **Third-party checks.** Third-party checks (such as a check from a spouse, business, etc.) are acceptable only if they are (1) made out to the brokerage account owner and are endorsed payable to “TD AMERITRADE, Inc.” on the back of the check; or (2) made out to “TD AMERITRADE FBO (for the benefit of) [*the brokerage account owner and the brokerage account number*].”
- **Investment club checks.** Investment club checks should be drawn from a checking account titled in the name of the investment club. If a member of the investment club remits

a personal check, the check must be made payable to "TD AMERITRADE FBO [*investment club name*]."

Unacceptable Deposits

There are certain types of deposits that TD AMERITRADE cannot accept, including:

- Coin or currency.
- Travelers checks.
- Any instruments from a foreign bank (such as checks, money orders, travelers checks and drafts).
- Thrift withdrawal orders.
- Domestic drafts.
- Checks endorsed by more than one person.
- Checks referring to more than one TD AMERITRADE account. (We will not split proceeds from one check and place them into multiple accounts).
- Any check from a third party not properly made out and endorsed as stated in the rules found in the "Account Deposit Information" and "Acceptable Check Deposits" sections.
- Checks from minors.
- Checks that are dated more than three months ago.
- Post-dated checks.
- Credit card checks.

NOTE: Unacceptable deposits will not be credited to your account and will be returned. This list of unacceptable deposits is not all-inclusive. Other situations may arise when a payment is determined to be unacceptable.

Wire Transfers

Incoming Wires

You can wire funds to your account using the following information.

First National Bank of Omaha
16th and Dodge Streets
Omaha, NE 68197
ABA #104 000 016
A/C of TD AMERITRADE, Inc.
A/C #16424641
For further credit to:
[client account name and account number]

Please contact TD AMERITRADE with questions or concerns about wire transfers. Please do not send checks to this address.

NOTE: Third-party wire transfers and wires from Western Union are not accepted. All wires must originate from the personal bank account of the account owner and be titled exactly the same as the TD AMERITRADE account. However, wires of funds drawn from joint bank accounts can be deposited into either account owner's brokerage account.

Outgoing Wires

To withdraw funds from your TD AMERITRADE account via wire transfer, the account title at the receiving bank must be titled exactly as your TD AMERITRADE account. To request a wire transfer, please have the ABA number from your bank, as well as the account number and title of your bank account. If this transfer will be sent directly from your TD AMERITRADE account to your bank account, no Letter of Instruction (LOI) is necessary. Additionally:

If you are transferring funds to an escrow account, or a mutual or money market fund at a financial institution, an LOI is necessary. LOIs must include all relevant information pertaining to this wire transfer, including:

- The name, address and ABA number of the bank(s).
 - The account numbers at the escrow company or bank(s).
 - Your TD AMERITRADE account number, the total dollar amount to be wired and the date the wire should be sent.
 - A valid account owner signature.
 - The account title at the escrow company or foreign bank. This must match the title on your TD AMERITRADE account.
- Wire transfers from a TD AMERITRADE Joint account to an individual account elsewhere can be processed with an LOI, as long as the account owner of the individual account is also an account owner of the TD AMERITRADE account. The LOI must be signed by the individual(s) losing control of their funds. Wire transfers from an Individual account at TD AMERITRADE to a joint account elsewhere can be processed with an LOI. The LOI needs to be signed by the TD AMERITRADE account owner.

In extraordinary circumstances, TD AMERITRADE may place limits on the portability of funds and additional documentation may be required.

Foreign Wires

Wire transfers that involve a bank outside of the United States are classified as foreign wires. All outbound foreign wires require an LOI. Because banks outside the United States are not part of the Federal Reserve System, an intermediary U.S. bank is needed. Please contact your local bank to obtain wiring information.

Both inbound and outbound foreign wire transfers need to come through an intermediary bank. Along with the name and address of the intermediary bank, a SWIFT code or a sort code must be included. For an outbound foreign wire LOI, please use the same instructions as used for a domestic wire, with the addition of the intermediary bank's information.

A "Letters of Instruction for Wires" form can be downloaded on the Web site by clicking "Forms & Agreements" on the *Client Services* menu.

DTC Securities

Use this information when transferring securities via the DTC (Depository Trust Company) to your TD AMERITRADE account:

TD AMERITRADE Clearing, Inc. #0188
For further credit to:
[Client Name and Account Number]

Availability of Newly Deposited Funds

A six-business-day hold will be placed on any funds deposited into your account (excluding wire transfers and electronic deposits). You will be authorized to trade with these funds. However, the funds cannot be used to purchase non-marginable securities, IPO stocks, or options for six business days. No withdrawals of these funds may be made during this three-business-day hold period. Electronic deposits are subject to a six-business-day hold. During the first 60 days your account is open, electronic deposits may not be withdrawn unless they are wired back to the originating bank account.

(continued)

Stock Certificates

When sending in securities for deposit, please follow these rules:

- All listed parties must endorse the security on the back exactly as their names appear on the face of the certificate. Please make sure the title on the certificate matches the title on your TD AMERITRADE account.
- Include your account number and Social Security Number (or tax identification number) on the front of all stock certificates.
- Appoint TD AMERITRADE, Inc. as your “Attorney to Transfer” the stock. (This means the securities are negotiable only by TD AMERITRADE, Inc. and can be mailed safely.) To do this, insert “TD AMERITRADE, Inc.” in the blank space before the words “Attorney to Transfer” on the reverse side of the certificate.

When sending certificates for deposit, in some cases additional paperwork may be required to clear the security for trading. For your protection, TD AMERITRADE will not sell the position until all such paperwork has been processed and the position has been registered in its street name.

You may sell restricted securities pursuant to Rule 144, Rule 144(k) or Rule 145 of the Securities Act of 1933, after required documents have been received and reviewed. In these circumstances, funds from these sales will not be released until the security has been cleared. Please refer to the “Fee Schedule” section on page 13, and look under “Restricted Security Processing Fee.”

Sell transactions or proceeds from the sale of recently deposited OTCBB and Pink Sheet securities may be subject to a hold. Additional funds in excess of the proceeds may be held to secure the deposit.

Here are some instances where additional documentation may be needed:

- The registration on the certificate is different than the title on the account. An example would be when you have a certificate registered in your name and want to deposit it into a Joint account.
- The certificate is sent to TD AMERITRADE unsigned.
- The certificate has another party listed as the “Attorney to Transfer.”
- The securities are restricted stock, such as stock issued under Rules 144 or 145 of the Securities Act of 1933, or are considered legal transfer items.

Transferring an Account

TD AMERITRADE will not charge you to transfer accounts held at other financial institutions to one or more of your TD AMERITRADE accounts. Here are some guidelines that will help account transfers to be processed efficiently:

- The account being transferred must be of the same type and have the same account title as the TD AMERITRADE account you are opening (Individual accounts into Individual accounts, Trusts into Trusts, etc.). If the account you are transferring is a margin and/or options account, be sure you have established a margin and/or options account at TD AMERITRADE.‡
- Complete the account transfer form in its entirety.
- Send signed, original paperwork and attach a copy of a recent statement.
- The firm from which you are transferring usually will charge you a transfer-out fee or a termination-of-account fee.

- Account transfers normally take three to six weeks. All security transactions must be settled before the transfer can occur. Some firms do not allow trading during the transfer process.
- If you are making a direct rollover from your employer’s qualified plan, please contact your plan administrator to obtain any applicable rollover paperwork that may be required. Please allow approximately 90 days for the completion of your direct rollover.

‡Margin trading increases risk of loss and includes the possibility of a forced sale if account equity drops below required levels. Margin is not available in all account types. Carefully review the Margin Handbook and Margin Disclosure Document for more details.

Fund Withdrawal Requests

For same-day processing, checks should be requested by 2 p.m. ET. Wire transfers should be requested by 1 p.m. ET. The maximum you can withdraw electronically using ACH is \$100,000 over seven days.

- To ensure acceptance and timely processing of outgoing wires and checks, please make sure fund transfers are between identically titled accounts.
- An IRA Distribution Request Form should be filled out and signed to have a distribution processed from an IRA.

You can also request a funds withdrawal on the Web site. Simply log on and go to “Deposits & Withdrawals” on the *Portfolio & Accounts* menu.

Updating Your Account Profile

Changing Your Personal Information

To update your address, phone numbers or e-mail address, log on and go to “My Profile” on the *Portfolio & Accounts* menu. Then scroll down to the *Personal Information* section and click the Edit icon in the section’s upper right-hand corner. Or contact a TD AMERITRADE Client Services representative. If you need to change your name due to marriage or other reasons, please complete the Name Change Authorization Form available on our Web site. Click “Forms & Agreements” on the *Client Services* menu. Then select “All Forms” to find the form.

Adding or Removing an Account Co-owner

To add a co-owner to your account or to remove a current co-owner from your account, please complete, sign and return the Account Modification Form available on our Web site.

NOTE: The primary tax reporting owner cannot be removed. A new account must be opened for the new tax reporting owner and an internal transfer completed.

Adding Margin or Options Privileges to Your Account

To request or upgrade margin or options privileges on your account, please complete, sign and return the Margin/Options Account Upgrade Form. Certain accounts may apply for margin privileges online by clicking “My Profile” on the *Portfolio & Accounts* menu. From there, go to the *Preferences* section and click “Enable” on the “Margin trading” line.* To apply for options privileges, click “Change” to the right of “Options Trading.”*** Then simply complete, sign and return the form to TD AMERITRADE.

(continued)

*Margin trading increases risk of loss and includes the possibility of a forced sale if account equity drops below required levels. Carefully review the Margin Handbook and Margin Disclosure Document for more details.

**Options are not suitable for all investors as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Carefully review the options disclosure documents before investing in options.

Please see our Web site or contact TD AMERITRADE for the margin and options disclosure documents. Carefully read these documents before investing.

TD AMERITRADE Apex™

If you have a lot of money engaged in the market, you should have a service that is highly invested in you. That is why TD AMERITRADE offers Apex, an exclusive program that gives you the powerful trading tools and services you want. Apex is the highest level of the TD AMERITRADE experience. Here, our top-notch traders will have free and discounted access to all the best TD AMERITRADE has to offer.

Apex qualification is based on an average of five trades per month over a three-month period or total account value of \$100,000. Here are some of the benefits Apex clients receive:

- **No service fees** – We will waive your fees for many services, including paper trade confirmations, paper monthly account statements, wire transfers and more. Commission and exception fees still apply.
- **Priority Client Services** – You will be served by our finest team of Client Services representatives. They are 100% committed to ensuring that you are satisfied with all the deluxe service and benefits Apex entitles you to. Your preferred service will be available to you 24 hours a day, seven days a week (excluding market holidays).
- **Free products and services** – You will have FREE access to NASDAQ® Level II Quotes,† QuoteScope™, Streaming News and Advanced Analyzer™.
- **Sneak previews of new products** – Apex clients have the opportunity to test, preview, play with and provide feedback on some of the newest and most exciting developments at TD AMERITRADE.
- **Exclusive offers** – TD AMERITRADE regularly treats Apex clients to special offers with our network of high-level hotels, airlines and more.
- **Apex-only invitations** – Exclusive Web casts, seminars and receptions are some of the ways Apex clients can network and gain an expert's perspective on the market.

†Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs. See page 13 for more information on Rates & Fees.

Using the Web Site

The TD AMERITRADE Web site now includes more services and features than ever before, along with easy-to-use navigation and plenty of opportunities to customize your personal investing experience. In the upper right-hand corner of most pages on the Web site, you can click "Help" on the *Client Services* menu. for information about what is available on that page.

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

System Requirements

Operating System

PC: Windows® XP
Macintosh®: MAC OS® 10.3.9 or later

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

Display Settings

The Web site is designed for a minimum resolution of 800 x 600 and for a color depth of 16 KB.

- If you are using a PC, go to the *Control Panel*, click "Display" and choose "Settings" to change the color, depth or resolution.
- If you are using a Macintosh with Mac OS 9, go to the *Control Panel* and choose "Monitors" to change these settings. If you're using OS X, go to *System Preferences* and choose "Displays."
- To use the Streamer Suite of products, your browser must be Java-enabled.
- The TD AMERITRADE Command Center screen requires a more robust system. We advise using the recommended systems and browser requirements if you plan to run it.

Web TV® is not supported.

Pop-up Windows

The Web site utilizes pop-up windows. If you use a pop-up blocker, you can still trade and access most site features. However, in order to view all information on the site – including most forms and look up results for symbols and quotes – please disable your pop-up blocker. For example, if you use Internet Explorer 6, the built-in pop-up blocker is turned on by default, but can easily be disabled for a trusted site. When you see a notification in the status bar that a pop-up was blocked, simply click this notification. Then choose "Allow pop-up windows from this site." For other browsers and pop-up blocking software, look for similar "trusted site" functionality.

Home Page

You can customize the view on the home page of the Web site to show information that best fits your investing style. Display the features that are most valuable to you. You will also see an *Announcements* section for market news and TD AMERITRADE updates. At the bottom of the page, you'll find SnapTicket™.

(continued)

SnapTicket™

This versatile order ticket detaches into a mini-window that follows you as you roam the Web. That means you can maintain a secure trading connection with your TD AMERITRADE account. Feel free to visit other Web sites and run other trading software. With SnapTicket, you can make trades no matter where you go. You'll find SnapTicket at the bottom of each page of the site.

Click the "Minimize" icon in the upper right-hand corner of SnapTicket to reduce it to a quote bar or detach it from the page. You can also open a separate window to conduct real-time option chains searches and see your current Buying Power. With this easy-to-use order entry ticket, you can even select special instructions, order type and direct routing. All the choices on the stock trading ticket are also available on SnapTicket!

Interactive Voice Response (IVR) Phone System Instructions

At TD AMERITRADE, we understand you can't be by your computer 24/7. But that is no reason to lose touch with your portfolio. Our IVR phone system lets you call in and access your TD AMERITRADE® account from anywhere.* You can:

- Listen to FREE real-time quotes by saying or entering the stock symbol.**
- Manage and retrieve quote lists.
- Place equity trades including stop and limit orders.
- Place mutual fund trades.
- Place options trades†
- Edit or cancel orders.††
- Check account balances and positions.

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

1. Our phone number: 800-669-3900.
2. Your UserID and Web password, or
3. Your account number and 4-digit PIN.

Get to your account fast with voice verification technology.

Our IVR telephone system grants you access by recognizing the characteristics of your unique vocal patterns. Simply create your voiceprint in four easy steps:

1. Call TD AMERITRADE at 800-669-3900.
2. Say your UserID, one character at a time. Your UserID is what you use when logging on to the TD AMERITRADE Web site.
3. Enter the first five characters of your Web password, using your touch-tone keypad. For example, if your Web password is Trader1, you'll enter 87233.
4. Follow the prompts to create your voiceprint.

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

** Access to real-time data is subject to acceptance of the exchange agreements.

†Options are not suitable for all investors as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Please see our Web site or contact TD AMERITRADE at 800-669-3900 for options disclosure documents. Carefully read these documents before investing in options.

††An order submitted to the market for cancellation still may be "too late to cancel." In this case, an order shown as "submitted for cancellation" or

"canceled" may be changed to "filled." Call TD AMERITRADE for a definite out before placing additional orders.

Main Menu

Press 1 for quotes.

Press 2 to place a new order.

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 *, then 0 at any time to return to the main menu.

Press *7 for Help features.

Quotes (Option 1)

This option gives you access to real-time quotes and lets you establish a personal quote list.

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 cancelling 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. Account balances and positions reflect most recent account activity.

Press 1 for account balances.

Press 2 for account positions.

Press 3 for transaction history.

Press 4 to review orders.

Press 0 to speak with a client services representative.

Account Services (Option 5)

Press 1 to change your PIN.

Press 2 for checking.

(continued)

Log On to a Different Account (Option6)

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

Keypad Number Codes

A = 21	M = 61	Y = 93
B = 22	N = 62	Z = 12
C = 23	O = 63	. = 13
D = 31	P = 71	- = 14
E = 32	Q = 11	+ = 15
F = 33	R = 72	\$ = 16
G = 41	S = 73	: = 17
H = 42	T = 81	@ = 18
I = 43	U = 82	
J = 51	V = 83	
K = 52	W = 91	
L = 53	X = 92	

These two-digit numbers are assigned to each letter in the alphabet. The first digit represents the phone key on which the letter is located. The second digit is

the letter's position within the three letters on that key.

NOTE: LEAPS symbols must be entered using your phone's keypad.

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

Trading Tools	TD AMERITRADE®		TD AMERITRADE Apex™	
	Non-Professional	Professional	Non-Professional	Professional
Description				
NASDAQ Level II	\$9.99	—	FREE	—
Streaming News	\$29.99	\$99.00	FREE	FREE
Advanced Analyzer™	\$19.99	\$19.99	FREE	FREE
MarketEdge® Daily	\$9.99	\$9.99	\$7.49	\$7.49
MarketEdge® Daily Plus	\$19.99	\$19.99	\$14.99	\$14.99
Professional clients may subscribe to real-time quote subscriptions:				
NASDAQ Level I	—	\$20.00	—	FREE
NASDAQ Level I & II	—	\$50.00	—	FREE
Real-Time OPRA	—	\$20.00	—	FREE
Real-Time AMEX	—	\$30.20	—	FREE
Real-Time NYSE	—	\$127.25	—	\$127.25

Fees charged may vary by program, location or arrangements. Fees are subject to change upon 30 days notice to you.

Standard & Poor's is a trademark of the McGraw-Hill Companies, Inc.

MarketEdge is a registered trademark of Computrade Systems, Inc.

Macintosh, Mac OS, and Safari are registered trademarks of Apple Computer, Inc., registered in the U.S. and other countries. Microsoft and Windows are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries. Netscape is a registered trademark of Netscape Communications Corporation in the United States and other countries. Mozilla is also a trademark of Netscape Communications Corporation, which may be registered in other countries.