

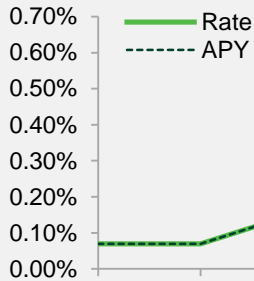
# Institutional Money Market Deposit Account Offered by TD Bank USA, N.A.



## Earn Lower-Risk Income with an Attractive Deposit Option

The Institutional Money Market Deposit Account (Institutional MMDA) is an attractive, lower risk option for your available cash. Consumers are protected by FDIC insurance and insured up to the applicable limit per depositor<sup>1</sup>. The deposit account is provided by TD Bank USA, N.A., ("the Bank"), a subsidiary of The Toronto-Dominion Bank.

### Institutional MMDA interest rate history, annual percentage yield history, and current rate



November 2018		
Rate	Rate Factor	APY
0.34944%	0.000009574%	<b>0.35%</b>

### Key features of the Institutional MMDA:

- Revenue sharing on deposits may be paid back into the plan<sup>2</sup>.
- Interest is accrued daily and credited on the last business day of the month.
- There is no minimum deposit.

Because the Institutional MMDA is a bank account rather than an SEC-registered money market fund<sup>3</sup>, it has no expense ratio or prospectus. The rate of return may vary with market conditions and is subject to adjustment periodically by the Bank.

### ► For current interest rates

Visit [www.tdameritrade.com](http://www.tdameritrade.com)

Contact TD Ameritrade Trust Client Services at 877-270-6892

Consult your plan's third-party administrator or monthly trust statement

**The revenue sharing rate is variable. The current rate is 0 bps.**

Annualized Total Return	
YTD	0.21%
3 months	0.26%
12 months	0.19%
3 years	0.08%
5 years	0.05%
Since Inception*	0.12%

Calendar Year Returns	
2017	0.06%
2016	0.01%
2015	0.01%
2014	0.01%
2013	0.01%

\*Inception date August 18, 2008

<sup>1</sup>Cash in the Institutional MMDA is held at TD Bank USA, N.A. ("the Bank"). Deposits at the Bank are eligible for FDIC insurance of up to the applicable limit per depositor. For additional information regarding FDIC insurance, please visit [www.fdic.gov](http://www.fdic.gov) or call 1-877-ASK-FDIC. TD Bank USA, N.A. is a national bank chartered under the laws of the United States of America and is based in Wilmington, DE. TD Bank USA, N.A. is a wholly-owned, indirect subsidiary of The Toronto-Dominion Bank. TD Bank USA, N.A., and TD Ameritrade Trust Company are affiliated through their parent companies. The Bank determines the interest rate paid to participants on funds deposited into the Institutional MMDA.

<sup>2</sup>The Bank uses Institutional MMDA balances to fund current and new investment and lending activity. The Bank seeks to make a profit by achieving a positive spread between its cost of funds (i.e. deposits) and its return on assets, net of expenses. TD Ameritrade Trust Company may receive a fee from the Bank for marketing, recordkeeping, and support services in connection with the Institutional MMDA. In exchange for providing these services, the Bank pays TD Ameritrade Trust Company an aggregate marketing fee based on the weighted average yield earned on the client IDA balances, less the actual interest paid to clients, a servicing fee to the Bank of 25 basis points (subject to adjustment) and the cost of FDIC insurance premiums. TD Ameritrade Trust Company has the right to waive all or part of the fee it receives. The rate of the fee that TD Ameritrade Trust Company receives may exceed the interest rate or effective yield that clients receive in balances in the Institutional MMDAs, and the payment of the fee may reduce the yield that clients receive. Other than the applicable fees charged on plan custody accounts, there will be no charges, fees, or commissions imposed on the Account for the inclusion of the Institutional MMDA in the plan. The current Institutional MMDA interest rate will be disclosed on the TD Ameritrade Trust Company website and may be changed without prior notice.

<sup>3</sup>Please note that the Institutional MMDA is not available as an option for 403(b)(7) plans.

TD Ameritrade Trust Company is a non-depository trust company that acts as a custodian and/or directed trustee to retirement plan accounts. TD Ameritrade Trust Company is a subsidiary of TD Ameritrade Holding Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc., and The Toronto-Dominion Bank.