

Custodial and directed trustee solutions for retirement plans



A proven solution designed to bring flexibility to your retirement plan



Built to support your unique retirement plan needs.

Do you need the flexibility to assemble a comprehensive team of service providers for your retirement plan?

Choose TD Ameritrade Trust Company as your custodian, and you, your recordkeeper, and your advisor will experience the benefits of a range of flexible investment options, our years in the retirement plan business, and a truly collaborative approach designed to accommodate unique needs and objectives with ease.

When you take advantage of our services, you're not alone. Approximately 9,000 retirement plans from around the country have chosen us as their custodian, and we maintain relationships with over 80 independent recordkeeping firms. We're proud to support your recordkeeper with our back-office capabilities and empower your investment advisor with our expansive and flexible investment platform.



Overview

Our offering gives you, your advisor, and your recordkeeper powerful flexibility:

- Build the plan that fits your unique needs
- Access services available for a range of plan types
- Leverage a true open architecture investment approach, which supports a collaborative investment selection process for you and your advisor
- Experience fee transparency to support your ongoing evaluation of fee reasonableness
- Benefit from asset custody and comprehensive back-office support
- Get the strength, stability, and flexibility of TD Ameritrade Trust Company
- Enjoy our commitment to extraordinary service



Your choices. Your plan.

When you choose us as your plan’s custodian, you get the strength and stability of TD Ameritrade Trust Company. You’ll also get flexibility. Our asset custody, trust², and comprehensive support services are available for a variety of plan types, including:

- 1 401(k)s
- 2 Defined benefit plans
- 3 457 plans
- 4 ESOPs
- 5 403(b)s
- 6 Non-qualified plans

A broad range of investment options

Your advisor will draw from an extensive universe as he or she helps you create an investment menu that aligns with your goals and appeals to your participants:

Mutual Funds	Our platform offers access to a selection of more than 11,000 mutual funds from over 600 fund families.
Exchange Traded Funds (ETFs)	We have approximately 1,600 ETFs available on our platform, empowering you and your advisor to provide diversified and flexible investment opportunities to your participants.
Unitized Managed Accounts (UMAs)	UMAs are portfolios that are created by your advisor and valued or “unitized” daily. UMAs may include publicly traded equities, ETFs, and mutual funds.
Collective Investment Funds (CIFs)	CIFs allow you to provide your participants with advanced diversification grounded in specific objectives—for example, desired retirement dates or exposure to certain investment types.
Self-Directed Brokerage Accounts (SDBAs)	Provided through our brokerage affiliate, TD Ameritrade, Inc., these accounts enable experienced participants to go beyond core investment options and gain access to a wide variety of additional choices, including mutual funds, ETFs, and stocks.
The Institutional Money Market Deposit Account	The Institutional Money Market Deposit Account offered by TD Bank USA, N.A., is an attractive, low risk investment option. Deposits are protected by FDIC insurance of up to \$250,000 per depositor. ¹

Carefully consider the particular ETF or mutual fund’s investment objectives, risks, charges, and expenses. To obtain a prospectus containing this and other important information, please contact the fund company or your financial advisor. Please read the fund prospectus carefully before investing.

Transparent fees

The straightforward pricing method we use helps you, as an ERISA fiduciary, to evaluate the reasonableness of the fees your plan is paying.

Asset custody, trust, and comprehensive back-office support

Experience the following services and benefits, provided by TD Ameritrade Trust Company to supplement the offerings of your recordkeeper and investment advisor:

- Holding and safekeeping of plan assets
- Monthly trust statements
- Certified annual trust reports
- Our annual SSAE 16 Audit report
- Ability to designate TD Ameritrade Trust Company as your plan's directed trustee²
- Distribution services, including federal and state tax withholding and reporting
- Online contribution processing
- Mutual fund revenue collection and tracking, with revenue credited to the plan's revenue account quarterly
- Electronic interfaces with your recordkeeper for daily updates to plan and participant balances

Individual Retirement Account (IRA) rollovers

Company employees have a number of options for their retirement plan accounts upon separation, which may include keeping funds in their existing plan or rolling them over to a new employer's plan (if allowed), taking a distribution, or rolling over to an IRA account. Participants can open and fund an IRA rollover account online at our brokerage affiliate, TD Ameritrade, Inc., (TD Ameritrade), in as little as 24 hours (with appropriate qualification). This option can include a wide array of investment choices, low internet equity trade commissions, and a secure online trading experience.

A truly collaborative approach designed to accommodate unique needs and objectives with ease.

Committed service, today and tomorrow

In everything we do, our goal is to listen to your needs and serve your business for the long term.

Our business practices and internal controls are designed to ensure that you receive the retirement plan services you need for years to come:

- An annual audit of our financials is conducted by an independent accounting firm
- Our comprehensive disaster recovery plan provides a means for us to continue conducting our business operations off-site to prevent service interruptions
- Our annual SSAE 16 Audit is conducted by McGladrey, an independent accounting firm

*"Three requirements come to mind when I think about what we need from a custodian: capability, cost-effectiveness, and responsiveness. I'm really glad to say that TD Ameritrade Trust Company stacks up very well on each of those criteria."*³

N. Scott Pritchard, AIFA®
Managing Director, Advisors Access
BAM Advisors

Together, we deliver everything your plan requires:

<p>Turn to your advisor for any or all of these services</p> <ul style="list-style-type: none">▪ Investment selection support▪ Plan asset performance monitoring▪ Creation of investment policy statements▪ Investment management▪ Participant investment advice▪ Participant education and enrollment support	<p>Leverage your recordkeeper and/or third-party administrator for any or all of these services</p> <ul style="list-style-type: none">▪ Participant-level recordkeeping and statements▪ Participant and plan sponsor websites▪ Plan administration and compliance▪ Form 5500 preparation▪ Plan design and/or plan documents and forms	<p>Rely on us for any or all of these services</p> <ul style="list-style-type: none">▪ Asset custody▪ Comprehensive back-office support for your recordkeeper▪ Distribution processing and tax reporting▪ Trust statements and annual reports▪ Mutual fund revenue capture on behalf of the plan▪ Directed trustee designation²
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From our team to yours

Whatever your plan needs, we're proud to be part of the solution. With TD Ameritrade Trust Company, you'll get expansive custody services, broad investment options, and comprehensive brokerage services⁴ designed to support your service providers and help you and your employees get the most from your retirement plan.

For more information, contact your recordkeeper or advisor.



¹ Cash in the Institutional Money Market Deposit Account is held at TD Bank, N.A., and TD Bank USA, N.A., affiliates of TD Ameritrade Trust Company. Deposit accounts offered by participating institutions are eligible for Federal Deposit Insurance Corporation (FDIC) insurance up to \$250,000. Limits are per account ownership per institution. Please monitor your entire deposit to ensure it does not exceed the coverage limit. To learn more about FDIC coverage go to www.FDIC.gov.

Non-Deposit Investment Products: NOT FDIC INSURED—NO BANK GUARANTEE—MAY LOSE VALUE.

² Directed Trustee Services are not available to all plan types, are subject to additional fees, and require prior approval by TD Ameritrade Trust Company. Please contact your advisor if you have specific questions.

³ The advisor has not received remuneration for participation in providing this

testimonial. The advisor's experience may not represent the experience of all advisors using TD Ameritrade Trust Company services. BAM Advisors and TD Ameritrade Trust Company are separate and unaffiliated companies and are not responsible for each other's services or policies.

⁴ TD Ameritrade Trust Company is a non-depository trust company that acts as a custodian and/or directed trustee. Brokerage services are provided by TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade Trust Company and TD Ameritrade, Inc., are separate but affiliated subsidiaries of TD Ameritrade Holding Corporation ("TD Ameritrade"). TD Bank USA, N.A., TD Ameritrade, Inc., and TD Ameritrade Trust Company are affiliated through their parent companies.

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