Client resources participant guide

Guidebook

TD Ameritrade Institutional

Welcome

The TD Ameritrade Institutional client resources participant guide can help you:

- Establish an account with an advisor
- Gain online access to your account information
- Use the tools available on AdvisorClient.com
- Go paperless by receiving electronic account statements and trade confirmations
- Understand how TD Ameritrade Institutional supports your advisor and your investment accounts
- Learn about the security features we provide and additional ways you can safeguard your account

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TD Ameritrade Institutional's role

What it means to be an independent RIA

Being an independent registered investment advisor (RIA) means that an advisor has a fiduciary responsibility to act in the best interests of his or her clients. RIAs are generally compensated by an asset-based fee pricing model; their fees are typically based on a percentage of assets managed.

More advisors are embracing this asset-based model than ever before, and more and more clients are choosing an advisor to manage their investments versus working with a transaction or commission-based representative.

The asset-based model may be an attractive choice for a long-term investment strategy*. TD Ameritrade Institutional works closely with a variety of RIAs to equip them with the tools needed to manage their clients' investments.

TD Ameritrade Institutional provides leadership and support for independent RIAs

TD Ameritrade Institutional provides comprehensive brokerage and custody services to more than 6,000 fee-based RIAs. Our advanced technology platform, coupled with personal support from our dedicated service teams, helps registered investment advisors to grow and manage their practices more efficiently and effectively, while optimizing time with clients.

We provide a robust offering of products, programs, and services designed to help advisors build their businesses and do the best possible job they can to help their clients pursue their financial goals.

We are also committed to advocating on behalf of advisors and their clients on important issues. We understand the importance of RIAs being a fiduciary for their clients, so they can continue to put your interests ahead of their own interests.

*Transaction fees may still apply.

Open an account

Paper-based account opening process

1. Obtain paper-based account opening forms from your advisor either via mail or by setting up an in-person meeting with your advisor
2. Complete the required information on the forms
3. Return forms to your advisor either via mail or by setting up an in-person meeting with your advisor
4. Advisor manually types the information into the account opening platform
5. Advisor mails forms to TD Ameritrade Institutional to officially open the account

Duration = multiple days/weeks

Electronic account opening process

1. Receive electronic versions of the account opening forms via a secure website
2. Electronically complete information on the forms
3. Electronically sign the forms, which populates the account opening platform and automatically sends the electronic forms to TD Ameritrade Institutional to officially open the account

Duration = generally less than 24 hours

Go paperless!



Sign up to receive electronic account statements and trade confirmations.

Simply follow the instructions on page 7.

Gain online access

Now that your account is open, you can view and manage your account online

1



Visit:
www.advisorclient.com/getstarted.

2



Click "**Get Started**." If your advisor provided you with a User ID, enter it here and then choose the validation method (phone or text/SMS). If you don't have a User ID, please enter your account number and follow the on-screen prompts.

3



A security code will be generated and provided to you via Phone or Text/SMS based on your choice in the previous step. Enter the Security Code where indicated.

Continue to step 4

4



If you entered your account number in Step 2, you'll now be able to create your unique User ID and password. If you entered a User ID provided by your advisor, you'll be prompted to enter a new password to continue.

5



If you're not already set up to receive communications electronically, you'll be prompted to subscribe to electronic communications here. Enter your email address and continue.

6



You're now logged in to **AdvisorClient.com**!

Once you complete this brief setup process, you will be able to view your account balances, positions, transaction history, statements, tax documents, and more.

Once you're logged in to AdvisorClient.com, click "**Try the new AdvisorClient now**" to view the enhanced site and set it as your default. The next time you log in, you'll be taken directly to the enhanced site.



Access your accounts anytime, anywhere on your Apple® and Android™ devices with the AdvisorClient® Mobile app

Go paperless

Going paperless is easy. To start receiving electronic account statements and trade confirmations securely online, simply follow the instructions below:

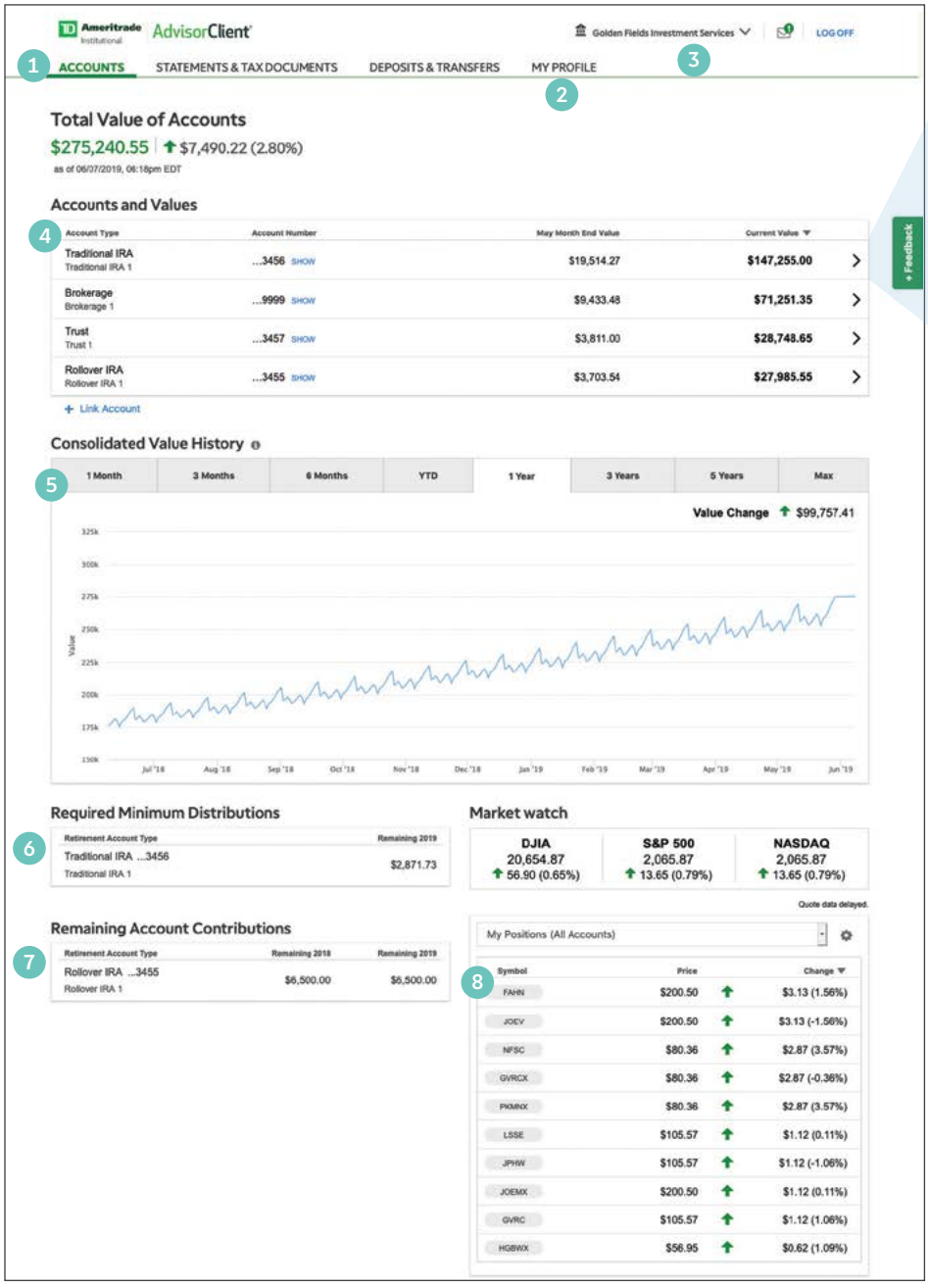
1. Log in to AdvisorClient.com
2. Click "STATEMENTS & TAX DOCUMENTS"
3. Under your list of documents, click "Communication Preferences"
4. Click "Go paperless. Set all to electronic delivery" and then confirm your preferences. You can also choose to receive only certain documents via electronic delivery by clicking "Update preferences individually"

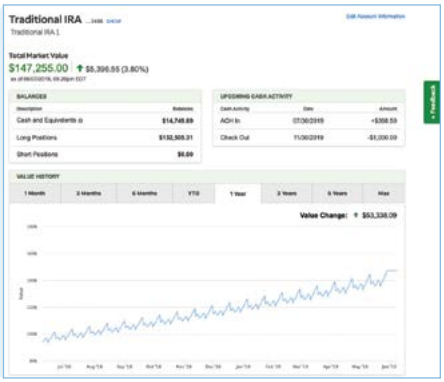
The benefits of receiving electronic documents are plentiful

- ✔ More secure than mailing statements
- ✔ Better for the environment
- ✔ Faster delivery of account information
- ✔ Less clutter in your home and in your mailbox
- ✔ Locate documents online quickly and easily

Using AdvisorClient.com

AdvisorClient.com is a secure online environment available to clients of advisory firms that custody assets on the TD Ameritrade Institutional platform. Use the guide below to learn more about the features and functionality of the AdvisorClient.com website.





1. Use the site menu for one-click access to virtually all areas of the website
2. Access personal information and user preferences
3. See your advisor's contact information here
4. View an overview of all your accounts or select an account for more detail (see detail at right)
5. See account performance during a chosen period of time
6. View Required Minimum Distribution (RMD) amounts for your accounts
7. View your remaining account contributions
8. Click any position displayed in this section for an expanded view with additional information for that security

AdvisorClient for the Amazon Alexa

The AdvisorClient Skill for Alexa enables you to get market information as well as your account details all through voice commands. Pin based authentication helps ensure your information is secure.

Getting started

1. To get started, please download the Alexa App on your smart phone
2. Sign in with your amazon account. If you would like to use an Echo device, login with the same email address that is linked to your smart speaker
3. Go to the Menu on the Alexa app and click "Skills & Games"
4. Search for "Advisor Client from TD Ameritrade"
5. Click "Enable to Use"

Link account & setup pin

1. From the AdvisorClient from TD Ameritrade skill on the Alexa App, click "Settings"
2. Click "Link Account" and Accept Terms & Conditions
3. Log in using your AdvisorClient ID and password
4. Set your voice pin by entering a 4-digit code. Alexa will prompt you to say this code when accessing your account
5. Tell Alexa, *'Alexa, open AdvisorClient'* and select your desired action

You can also begin by saying *'Alexa, give me my account summary from Advisor Client'*

Features:

- Daily Briefing*
- Real-time Quotes
- Events & News
- Account Summary
- Account Positions
- Account Balances
- Secure Access

*Daily Briefing provided by the TD Ameritrade Network. TD Ameritrade Network is a product of TD Ameritrade Media Productions Company. TD Ameritrade Media Productions Company and TD Ameritrade, Inc. are separate but affiliated subsidiaries of TD Ameritrade Holding Corporation.

Protecting your account

Make security a top priority. Learn about the security features we provide and other ways you can protect your account and your identity.

Our security procedures

Our systems, policies, and associations are carefully developed and maintained to safeguard trading environments, clients' personal information, and clients' accounts.

Our systems

- We utilize advanced firewalls to keep unauthorized parties from gaining access to clients' personal information, as well as anomaly detection and intrusion detection technology to alert us to unusual behavior in an account
- Firewalls keep our public Web servers separate from the servers that contain account and personal data, so they can't be accessed directly from the Internet
- Our secure website uses 128-bit encryption on all data transmission between our website and your computer

Our policies

- We will never send you an email requesting an account number, User ID, PIN, password, or other personal information
- We require advisors and clients to create unique User IDs and passwords to log in to our secure website
- We ask you to select four security questions to answer, to be presented when it seems an extra check of your identity is warranted, creating an extra layer of security for an account
- Internally, access to client information is limited by a well-established security approach and is firewall controlled
- Our employees are thoroughly trained in our policies and how to uphold them
- If we detect suspicious activity in an account, we'll block access to it until you call us. We do this to validate that the account activity was intended by you and to protect you in case it was not
- Our privacy statement reflects the standards we adhere to

Helping you protect your identity

We work with ID Analytics, Inc., a third-party specialist at investigating and monitoring for potential identity theft. ID Analytics provides identity risk services to many of the country's largest banks and telecommunications companies, as well as government agencies. TD Ameritrade retains their services on an ongoing basis to support its client accounts with careful monitoring for evidence of identity theft.

Asset protection

The Asset Protection Guarantee

If you lose cash or securities from your account due to unauthorized activity, we'll reimburse you for the cash or shares of securities you lost. We're promising you this protection, which adds to the provisions that already govern your account, if unauthorized activity ever occurs and we determine it was through no fault of your own. Of course, unauthorized activity does not include actions or transactions undertaken by or at the request of you, your investment advisors or family members, or anyone else whom you have allowed access to your account or to your account information for any purpose, such as trading securities, writing checks, or making withdrawals or transfers.

We promise this protection if you work with us in four ways:

1. Keep your personal identifying information along with account information secure and confidential because sharing your User ID, password, PIN, account number, or other standard means of authentication with other people means you authorize them to take action in your account
2. Keep your contact information up-to-date with us, so that we can contact you in case of suspected fraud
3. Review your account frequently and your statements promptly. Report any suspicious or unauthorized activity to us immediately in accordance with your Client Agreement
4. Take the actions we request if your account is ever compromised and cooperate with our investigation. If you help us protect you in these basic ways, we'll promise no fine print and no footnotes—just our commitment to protect the assets you entrust to us

Online safety tips

What should you be aware of when it comes to online safety?
First, follow these guidelines:

- Don't share your User ID or password with anyone and don't write it down. If you share your password with a third party, you assume responsibility for their actions
- Avoid accessing your account from public computers in Internet cafes, libraries, hotels, etc.,—they can be accessed by malicious users who may have installed software in them to record your keystrokes
- When you are finished accessing your account, always log off and close your browser

Avoid email fraud

Many Internet scams today involve email messages that appear to come from a trusted source, but are not trustworthy. Additionally, email attachments can be harmful because they may contain viruses.

The below can be indications that an email is **fake**:

- The email claims to be from a legitimate company requesting that you change your password by clicking on a link. It may even threaten to suspend your account if you do not do this
- The email claims to be from a person in authority requesting a copy of a password file, User ID, Social Security number, or banking information
- The email asks you to verify your account information by clicking on a link and filling in a form
- Right click on the link in the email and select properties. If the section under URL Address contains an "@" symbol or does not appear to be a tdameritrade.com address then it is likely fraudulent

Here are some ways to protect yourself from **email fraud**:

- Do not reply to any email asking for personal information
- Use antivirus software and keep it updated. Scan all attachments with an antivirus software program before downloading
- Do not visit links sent by email as these can lead to phishing sites— sites made to look legitimate and designed to collect your personal information. One way to avoid this is to enter the URL into your browser instead of clicking the link
- Do not open or reply to spam email which can prompt more spam to be sent to your inbox
- Turn off the "preview pane," as this allows some viruses to be executed even if you never actually open the email
- Report suspicious email to TD Ameritrade

Create secure passwords

Choosing your password well and keeping it a secret can be key steps to safeguarding all of your online transactions. To create a password that is more difficult to guess, use a combination of letters and numbers for passwords you create, such as "4funcallC3po" or "Il9vemyd1g." Certain passwords are easier to compromise, so try to avoid common pitfalls by creating secure passwords:

- Don't base your password on personal information—such as the name of your pet or your company
- Don't use a word found in the dictionary as your password
- Avoid substituting numbers for letters, for example: using a zero for the letter "o" or a one for the letter "i." These substitutions are well known and predictable
- Don't use your User ID as your password
- Don't use simple number sequences like "12345" or a series of duplicate numbers like "11111"
- Change your password frequently, and don't "recycle" a password you've used somewhere else

Check a site's security setting

Make sure you only access personal information through websites that use Secure Sockets Layers (SSL). An SSL offers an additional layer of security that many sites use. You can check whether the site you are on has an SSL in effect by checking for **two** things:

1. Look at the website address. If you are on a secure site, the address will include https:// instead of http://. The extra "s" stands for secure

2. Look at the bottom of your browser or at the top (after the address bar) for a lock or key icon. This indicates a secure connection. Each secure site comes with a digital certificate, establishing its legitimacy. To view the certificate, double-click on the lock or key

If you get a pop-up message indicating a problem with a site's Security Certificate, do not proceed. The website should be secured with a digital certificate, which verifies you're at a legitimate website and not a "spoofed" site.

Know the threats

It's important to be aware of possible risks to your computer and the information on or passing through it. We have a designated team responsible for reviewing potential threats to clients' assets and information.

Your awareness, combined with our vigilance, can help to decrease the risk to your accounts and information.

Familiarize yourself with the threats posed by:

Identity theft

Identity theft—using a person's personal or financial data to commit fraud—is one of the most rapidly growing global crimes. The targets of this crime are personal information, financial information, and access to online accounts.

The personal information often targeted includes:

- Name, address, and date of birth
- Social Security number
- Driver's license number
- Passport
- Signature

The financial information often sought is:

- User IDs and passwords
- Account numbers and ABA numbers
- Credit card numbers
- ATM/Debit cards
- Checks

Phishing

Phishing happens when someone attempts to steal personal or financial information. It usually starts with an email asking for sensitive information, such as your User ID or user name, your password, or your account information.

Phishing—sometimes referred to as pharming—opens the door to identity theft and computer security breaches.

Please note: TD Ameritrade will never ask you for your account number, User ID, PIN, password, or any other personal information in an email. (In rare cases, however, we might need to ask you for the last four digits of your account number for identification purposes.)

For more details on how you can help protect your investments, log in to AdvisorClient.com and access the Security Center from the Client Services tab on the site menu.

Thank you for taking the time to learn more about the resources available through AdvisorClient.com.

Please contact your advisor with any questions.

Connect with an experienced consultant today.

Call us at 800-934-6124 or vist us online at tdainstitutional.com



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TDAI 5948 BR 06/19