

GREATER EASE AND FLEXIBILITY FOR TAPPING INTO THE RETIREMENT PLAN MARKET.



What does TD AMERITRADE Trust Company for Retirement Plans offer advisors?

This solution helps advisors working with TD AMERITRADE Institutional tap into the \$4.5-trillion¹ retirement plan market with greater ease and flexibility. It does so by providing asset custody, trust and back-office support services to our partners for a wide range of plan types, including 401(k)s, 403(b)(7)s, Employee Stock Ownership Plans (ESOPs) and 457 plans, defined benefit plans, non-qualified plans, and charitable trusts – all through TD AMERITRADE Trust Company, a subsidiary of TD AMERITRADE Holding Corporation.

Did you know?

- Total U.S. retirement accumulations were \$17.6 trillion at year-end 2007, a 7% increase over year-end 2006. Retirement assets now account for nearly 40% of all U.S. household financial assets, compared with 25% two decades ago.¹
- Americans hold \$4.5 trillion in all employer-based defined contribution retirement plans, of which \$3 trillion is held in 401(k) plans.

These trust and custody services, along with the investment expertise of an independent Registered Investment Advisor (RIA) and the services of an independent Third-Party Administrator (TPA), provide the necessary tools to meet the retirement needs of your employer clients.

What does TD AMERITRADE Trust Company have to offer?

We are an experienced trust company that provides quality trust, custodial and back-office services to the financial services community. We currently work with over 80 independent TPA and record-keeping firms located around the country and administer approximately 2,400 retirement and custodial plans with assets valued at over \$11 billion.

We service institutional clients only, which means we work strictly in the interests of our professional partners, including TPAs, recordkeepers and investment advisors.

TD AMERITRADE Trust Company does not provide investment advice or advisory services to employers, retirement plan participants or account owners. We provide the back-office support that enables you to focus on these services for your clients.

BENEFITS OVERVIEW

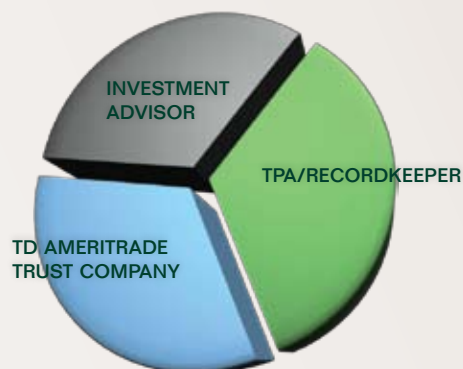
- True open architecture platform (mutual fund universe) with more than 5,000 mutual funds from more than 300 mutual fund families
- Comprehensive back-office support
- Competitive pricing
- Comprehensive collection and reporting of mutual fund revenue on behalf of the plans
- TD AMERITRADE Trust Company has an annual SAS 70 Level II Audit
- No proprietary fund requirements



1. Source: Investment Company Institute, Research Fundamentals. "The U.S. Retirement Market, 2007."

A Comprehensive Retirement Solution

Combine the services of TD AMERITRADE Trust Company and the expertise of a Third-Party Administrator for all the tools you need to help your employer clients reach their goals:



Investment Advisor Services may include:

- Participant investment advice, pursuant to the Pension Protection Act of 2006
- Participant education
- Fiduciary responsibility
- Creation of investment policy statements
- Investment selection
- Plan asset and performance monitoring
- Investment management

TPA/Recordkeeper Services may include:

- Participant-level recordkeeping and statements
- Participant Web site
- Plan consulting
- Plan administration
- Form 5500 preparation

TD AMERITRADE Trust Company Services include:

- Trust and custodial services
- Comprehensive back-office support
- Open architecture investment platform
- Tax reporting
- Trade and distribution processing
- Trust statements

Which investment options and custody services are offered by TD AMERITRADE Trust Company?

Investment Options

- **Fund Universe** – Stable-value funds and more than 5,000 mutual funds from over 300 fund families.
- **Collective Investment Funds (CIFs)** – Investment vehicles offering asset-allocation solutions incorporating mutual funds and Exchange Traded Funds (ETFs).
- **Unitized Managed Accounts (UMAs)** – Advisor-managed portfolios that are unitized daily and may include mutual funds, ETFs and equities.
- **Employer Stock** – The option to custody ESOPs and unitize employer stock.
- **Self-Directed Brokerage Account (SDBA) Solution** – Available through the trust company's brokerage affiliate TD AMERITRADE, Inc., the SDBA provides participants the ability to choose from a broad range of investments to pursue their investment goals.*

Custody Services

- Trading, cashing and reporting
- Personalized service from knowledgeable Sales and Services Teams
- Monthly trust statements and annual trust reports
- Federal and state tax reporting
- Online access and services
- Streamlined IRA rollover solutions offered through the trust company's brokerage affiliate, TD AMERITRADE, Inc.*



Get started today!

To learn more, please contact us at **800-934-6124**, and a Sales Team representative will walk you through the process of how to get started.

*Brokerage services are provided exclusively by TD AMERITRADE Institutional, Division of TD AMERITRADE, Inc., member FINRA/SIPC.

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