

The TD Ameritrade Asset Protection Guarantee

Safeguard your accounts against unauthorized activity

How it works

The TD Ameritrade Asset Protection Guarantee is a service that offers the highest level of security, safeguarding your financial portfolio against unauthorized activity, at no cost to you.

This guarantee is a promise that you will be reimbursed for any lost cash or shares of securities because of unauthorized activity, determined to be no fault of your own. This benefit is offered on top of the provisions that already govern your account. It's important to note that unauthorized activity does not include actions taken by you, your Advisor, family members, or any other individuals to whom you have granted account access—this includes trading securities, writing checks, or making withdrawals or transfers.

Steps to secure your assets



Personal information

Keep your personal identifiers, account information, such as user IDs, passwords, and PINs, and security questions safe by not sharing them or storing them in locations that can be easily accessed.



Suspicious activity

Review your accounts and statements thoroughly and frequently. Be sure to report suspicious activity to your Advisor immediately, in accordance with your Client Agreement.



Contact information

Check your name, email, address, and phone numbers regularly and update them whenever there is a change, so you can be contacted quickly in the event of fraud.



Action protocol

In the event your account is compromised, you'll be asked to comply with certain actions to ensure a speedy and thorough investigation.

Overview

- › The TD Ameritrade Asset Protection Guarantee extends to the cash or shares of securities in your account
- › In the event of unauthorized activity, you will be reimbursed for the cash or shares of securities you lost
- › CDs are FDIC-insured and securities are protected by SIPC
- › By keeping up to date on your accounts and personal information, you're helping us maintain the security of your assets

If you help us by performing these simple tasks, we'll be working together to keep your accounts safe and secure. That's our commitment to you.

FDIC insurance

Certificates of deposit (CDs) purchased through TD Ameritrade are issued by banks insured by the **Federal Deposit Insurance Corporation (FDIC)**. In addition, cash in your account can be held in a TD Ameritrade Insured Deposit Account (IDA). Balances in an IDA are held at one or more banks (“Program Banks”), where they are insured by the FDIC against bank failure for up to \$250,000 per depositor, per bank. Two of the Program Banks, TD Bank, N.A. and TD Bank USA, N.A., are affiliates of TD Ameritrade. Each bank will have separate FDIC coverage of up to \$250,000 per depositor, for up to \$500,000 total per IDA depositor.

Go to [fdic.gov](https://www.fdic.gov) to learn more about FDIC insurance.



SIPC protection

TD Ameritrade, Inc. is a member of the **Securities Investor Protection Corporation (SIPC)**. Securities in your account are protected up to \$500,000, including a \$250,000 cash limit.

TD Ameritrade provides you with \$149.5 million of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of a brokerage insolvency, you may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts, and is limited to a combined return of \$152 million from a trustee, SIPC, and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million across all customers. This policy does not protect against loss in securities' market value.

Visit [sipc.org](https://www.sipc.org) to learn more about SIPC coverage.



Connect with an experienced consultant today.

Call: **800-431-3500**

Visit: **tdainstitutional.com**



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