



Keeping you and your clients **secure**

How we protect your clients' assets, data, and accounts

Security is our top priority

You take your clients' security seriously. So do we. Which is why we've put a lot of time, thought, and resources into the policies and procedures that help protect the assets, accounts, and data that you put in our custody.

Taking care of you, your business, and the people you serve. It's all part of our culture and our commitment to service.

Read on to learn more about everything we do to help ensure you and your clients can remain protected—no matter what happens.

Account protection

As a regulated Broker Dealer, we are required to follow all regulatory requirements through the SEC, FINRA, and various other regulatory bodies to have policies, procedures, and a controls environment in place designed to protect account holder information and assets. TD Ameritrade Institutional deploys numerous systemic and operational controls designed to meet or exceed regulatory requirements.



Audits

One key element is the utilization of audit and risk functions—both internal and external—to regularly test our control and policy environment. TD Ameritrade Institutional has a robust internal audit function, as well as an enterprise risk and compliance division. Each business unit has their own dedicated business risk function that works in tandem with the enterprise risk and compliance teams. Compliance also performs regulatory exams across the enterprise.



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 FDIC 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 are TD Bank, N.A. and TD Bank USA, N.A., both 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. To learn more, visit [fdic.gov](https://www.fdic.gov).



Asset co-mingling prevention

By working with the Depository Trust Company (DTC)—a subsidiary of the Depository Trust & Clearing Corporation—we can help ensure that all Corporate assets are segregated from all customer records. This helps safeguard your clients’ assets from being affected by anything that may happen at TD Ameritrade Institutional. Plus, regulatory restrictions as well as TD Ameritrade Institutional policies prohibit any employee from co-mingling their assets with that of the customer, advisor, or company.



SIPC protection

TD Ameritrade, Inc. is a member of the Securities Investor Protection Corporation (SIPC). Securities in your account protected up to \$500,000, which includes a \$250,000 limit for cash. For more details, please go to [sipc.org](https://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth 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, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client 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 over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

Data protection

Our systems, policies, and partnerships are carefully developed and maintained to safeguard your trading environment as well as your clients' personal information and financial assets.



Systems

- Advanced firewalls keep unauthorized parties from accessing personal information
- Anomaly and intrusion detection technology alerts us of unusual behavior in an account
- Firewalls separate our public website servers from the servers holding account and personal data, so this information can't be directly accessed on the internet
- Our secure website uses at least 128-bit encryption
- Optional multi-factor authentication for added security



Our data security policies

- We will never send your clients an email requesting their account number, User ID, PIN, password, or other personal information
- We require clients to create unique User IDs and passwords to log in to our secure sites
- We ask clients to choose two-factor authentication or select challenge questions that can be used when an extra identity check is warranted
- Internally, access to client information is strictly limited, using a well-established computer security process called "least privilege access," which is also firewall-controlled
- Our employees are thoroughly trained in our policies and how to uphold them

Asset protection

Your clients will experience one of the highest levels of security in the industry with the following TD Ameritrade 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:

- Keep your personal identifying information and 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.*
- Keep your contact information up-to-date with us, so that we can contact you in case of suspected fraud.*
- Review your account frequently and your statements promptly and report any suspicious or unauthorized activity to us immediately in accordance with your Client Agreement.*
- 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.

Connect with an experienced consultant today.
Call: 800-934-6124
Visit: tdainstitutional.com



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TDAI 3853 SS 08/19