

Grow my retirement plan business



Proven solutions and proactive support designed to help you expand your retirement plan business

Today, the retirement plan business represents a unique opportunity for RIAs

As an independent Registered Investment Advisor (RIA), you bring a distinct edge to the retirement plan arena. Fiduciary advisors may also be well-positioned to comply with the requirements of the Department of Labor's Conflicts of Interest Rule. And, as more and more plans go out for bid, the time is ripe for advisors who can step into a retirement plan solutions role.

Whatever your level of expertise, TD Ameritrade can make this opportunity more accessible to you. We bring together advisor-focused offerings, an established brand, and deep roots in the field—all to help your business thrive.

Whether your goal is to activate or accelerate your focus on retirement plans, your next move has the potential to open your business up to growth, diversify your revenue stream, and fortify your firm against market volatility and competition.

Let us help you gain these advantages with our insights, business-building resources, back-office support, online tools, and custody services.

We don't compete with you the way other custodians might, we're passionate about your business, and we're dedicated to your success. If you're ready to grow, we're ready to deliver on the promise of this market. Let's get to work.



Skip Schweiss
President
TD Ameritrade Trust Company



Tom Nally
President
TD Ameritrade Institutional



Work with us, and see our difference

Let's look at just a few compelling facts:

- 1 Total U.S. retirement assets are expected to reach \$29.2 trillion by 2019.¹
- 2 Even in 2008, during the worst economic downturn since the Great Depression, 97% of participants kept contributing to their plans.²
- 3 And, according to Cerulli, the #1 strategy for advising IRA rollovers is to have an existing relationship with the investor.³

¹Cerulli Associates Retirement Market 2014, Frequently Asked Questions About 401(k) Plans, ICI.

²Frequently Asked Questions About 401(k) Plans, ICI.

³The State of the Rollover and Retirement Income Markets, Cerulli

Solutions designed with advisors in mind

At TD Ameritrade, we understand that RIAs expect powerful solutions that serve clients and drive success. That's why we offer three distinct retirement plan programs to fit the unique needs of each plan.

The TD Ameritrade Retirement Plan

Provided by TD Ameritrade Trust Company

Developed in response to advisor feedback, the TD Ameritrade Retirement Plan is a complete retirement plan solution. It combines true open investment architecture and the ease of a streamlined approach—all in one package. Every aspect of the TD Ameritrade Retirement Plan—from plan design support and recordkeeping to plan administration and custodial services—has been seamlessly integrated to provide you and your plan sponsor clients with a turnkey retirement plan program.

Our unbundled offering

Our unbundled model is the right choice when you want a build-it-yourself experience and the flexibility to work with a local or specialized TPA/Recordkeeper.

Employer-Sponsored Brokerage Account (ESBA)

The TD Ameritrade ESBA allows smaller plan sponsors the ability to leverage the retirement expertise provided by a local administrator and advisor, while still allowing their participants access to investment choices, research and flexibility provided through TD Ameritrade.

All three of our carefully designed offerings include best-in-class support. They're grounded in our knowledge, our long-established roots in the retirement plan business, and our history of helping advisors deliver extraordinary service to their clients. Choose the one that best meets the needs of the plan.

The TD Ameritrade Retirement Plan

The TD Ameritrade Retirement Plan is a streamlined solution. It brings together the unique retirement plan and custodial experience of TD Ameritrade Trust Company, responsive and reliable recordkeeping, the outstanding brokerage services of TD Ameritrade, Inc., and TD Ameritrade Institutional's unrivaled focus on supporting independent RIAs.

More than the sum of its parts, this program includes sought-after features in one outstanding offering: A vast range of investment options. A turnkey solution. A trusted and established brand. And more.

Whether you aim to grow your thriving retirement plan business or expand your current practice into the retirement plan arena, the TD Ameritrade Retirement Plan combines the best qualities of bundled and unbundled solutions, delivering everything you need in one place.

Simplifying plan transitions

Not only does the TD Ameritrade Retirement Plan provide a solution to help you win retirement plan business, it also provides the assets and support to help you seamlessly transition an existing plan once the business is won. With resources to help you understand your fiduciary responsibilities and an Account Conversion Team to guide and simplify the process, TD Ameritrade is here for you every step of the way.

Supporting plan sponsors

Plan sponsors have many responsibilities related to their retirement plans. We can help you meet their needs with our solution, which delivers key services, tools, and resources designed to support plan sponsors as they fulfill their fiduciary responsibilities.

Empowering participants

Participants will have all they need to track their accounts, including 24/7 online access and quarterly statements. We also help you support participants by providing educational materials and knowledgeable support.

Simple, comprehensive, and designed with advisors in mind

The TD Ameritrade Retirement Plan was built at the request of independent advisors. One of the only solutions developed exclusively for the RIA marketplace, the program's features reflect TD Ameritrade Institutional's unique insights into advisors' business needs, making it stand out in a market full of look-alike solutions.



Key services at a glance

For advisors

- A dedicated sales force
- Easy access to an experienced and knowledgeable support team
- A Playbook with advisor tools to help you build your business, sell and service retirement plans
- Extensive materials, including tools, a comprehensive plan proposal, and educational opportunities
- An open architecture investment framework that provides you with great flexibility to create and monitor your clients' investment menus

For plan sponsors

- Plan design support
- Plan documents and supporting forms
- Full service recordkeeping and plan administration
- Guaranteed timely payment of mutual fund revenue sharing
- Compliance testing
- Form 5500 preparation
- Downloadable reports
- Custodial services
- Directed trustee services (may be available)
- Easy access to plan information online or by phone
- Seamless conversion and transition processes

For participants

- Enrollment support and materials
- Retirement planning tools, including an online resource center
- Assistance for participants choosing to roll over their account balances when they leave the plan**
- Easy access to account information online or by phone
- Daily valuation of accounts



The TD Ameritrade Retirement Plan Playbook



Introducing a dynamic way to boost your business

A central aspect of the TD Ameritrade Retirement Plan is the Playbook, a comprehensive suite of tools—designed to support your business goals with easy-to-follow action items and industry-proven best practices.

From defining your practice structure and pursuing business development opportunities to setting up and servicing plans, our Playbook is a go-to resource to help guide your entry or expansion into the retirement plan market.

A key strategic advantage

As you grow your retirement plan business, the way you use the four sections of the Playbook will grow, too. You'll go back to it to reassess your business model and leverage evolving content, including prospecting tools, best practices, industry education, and other useful resources.

Explore the Playbook at tdretirementplan.com/playbook
Log in using your Veo® username and password.

The TD Ameritrade Retirement Plan Playbook supports you across four key areas



Our unbundled offering

Build your own retirement plan program

For your retirement plan clients who need flexibility to choose a TPA/Recordkeeper, our unbundled offering is an excellent solution. It provides build-it-yourself freedom and the capability to work with more than 85 local or specialized independent TPAs/Recordkeepers.

The key feature of our unbundled offering is that it gives you the capability to work with individual TPAs/Recordkeepers on a plan-by-plan basis. This allows the plan sponsor and advisor the ability to bring together the best individual providers, and offers the flexibility for the plan to replace individual providers without having to replace the entire plan.

We value your business, and we respect your client relationships through this unbundled approach. As part of our overarching business model, we don't offer advice or proprietary investment products. However you choose to work with us, you'll get flexibility when it comes to investments, so you'll be able to make choices that fit your clients' needs.

We're dedicated to helping independent advisors like you leverage best practices, meet challenges, and capture opportunities. Our goal is to serve your business today and into the future.

Transition support for advisors

From upholding fiduciary responsibilities to easing account transitions, TD Ameritrade is here for you. We provide resources to help you understand and uphold your fiduciary responsibilities. Our clear and competitive pricing and fee structures help plan sponsors make the best decisions. And our experienced and knowledgeable Account Conversion Team builds ease, efficiency, customization and confidence into the transition process.

"TD Ameritrade Institutional knew exactly where the price and service points were for various recordkeepers and was able to help us find the right service providers for our business and the plans we work with."

Jessica Maldonado
Vice President
Searcy Financial Services, Inc.

Employer-Sponsored Brokerage Account (ESBA)

Specifically designed for small-business professionals

The TD Ameritrade ESBA allows smaller plan sponsors the ability to leverage the expertise of a local administrator and advisor, while allowing their participants access to robust investment choices, research, and online tools.

This flexible brokerage account gives participants the freedom to work with an advisor, if eligible, and features a broad range of investment options. Participants can access over 100 commission-free ETFs* and more than 13,000 mutual funds – including more than 4,500 no-load, no-transaction-fee (NTF) mutual funds. It also includes access to a robust, user-friendly online tool.

ESBA Connect

Plan sponsors, recordkeepers, TPAs and CPA firms can access ESBA Connect™ to control funding to participant accounts and monitor participant account balances and status. This is designed to provide efficient administration and reporting tools for plan administrators, TPAs and CPAs. Annual 5500 reporting data is also provided to plan administrators.

TD Ameritrade ESBA offers:

- Strategic collaboration between advisors, CPAs/TPAs, plan sponsors and participants
- Access to a broad range of investments including stocks, bonds, mutual funds, and CDs
- Easy to use technology, an integrated website, and easy access to mobile apps
- Access to TD Ameritrade's dedicated and experienced service specialists
- A dedicated partner services team available to help with plan conversions

*To trade commission-free ETFs, you must be enrolled in the program. If you sell an eligible ETF within 30 days of it being purchased commission-free, a short-term trading fee will apply.



Powerful support from a solid brand

No matter which solution you choose, we'll help you deliver for plan sponsors and participants.

From dedicated consultants to a tenured and accessible management team, TD Ameritrade Institutional is intent on ensuring that you receive the flexible support you need to get your unique business to the next level.

The commitment of our knowledgeable relationship managers shows in our outstanding Customer Satisfaction Index (CSI) scores. In fact, we consistently receive CSI scores in the 80th percentile or higher. From back-office support to individualized service from Relationship Managers, you'll work with deeply experienced professionals who reliably deliver in ways that set them apart.

You'll also benefit from the advisor advocacy that has become synonymous with TD Ameritrade Institutional. You've seen us supporting the interests of independent advisors across many regulatory milestones, including the broker/dealer Exemption Rule (commonly known as the Merrill Rule), the Advisor Custody Rule, the Investor Protection Act of 2009, and many more. As you work with us, you will continue to see us actively promoting the fiduciary advisor model and ensuring that the needs of advisors and investors stay at the forefront of the conversation.

Strength. Reputation. Experience.

As a trusted, well-known, and nationally recognized brand, TD Ameritrade's name creates confidence among plan sponsors and participants.

As an advisor, your confidence in us can go much deeper than our name. TD Ameritrade Institutional has a singular and established commitment to supporting independent RIAs, helping advisors build business, and advocating for the RIA model. In addition, TD Ameritrade Trust Company and its employees have a long and robust history of providing services in the retirement plan arena.

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

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

*To trade commission-free ETFs, you must be enrolled in the program. If you sell an eligible ETF within 30 days of it being purchased commission-free, a short-term trading fee will apply.

Benefits of working with TD Ameritrade Institutional



Whether you choose the TD Ameritrade Retirement Plan, our unbundled offering, or the Employer-Sponsored Brokerage Account, you'll have access to everything you need to serve your clients and advance your business goals.

A multitude of plan types and product choices

It's at the heart of your role as a fiduciary to use your investment expertise to serve your clients' best interests. That's why we make sure you have all the choices you need with a broad range of plan types.

Our array of investment options is also designed to bring all of the best choices for your clients within your reach, so you can create an investment menu that aligns precisely with plan sponsor and participant goals.

"Year one with The TD Ameritrade Retirement Plan revolutionized what we were doing almost immediately. Thanks to the Retirement Plan Solutions team, we have the structure and tools that differentiate us from the crowd providing us with the confidence to do much more, profitably. We highly recommend getting to know the Retirement Plan Solutions team. They are highly responsive and an important part of our business model with TD Ameritrade."

David P. Groat, MBA
Financial Consultant
G&S Capital



Investment options

Mutual Funds	Access a selection of more than 13,000 mutual funds from over 500 fund families.
Exchange Traded Funds (ETFs)	Choose from among the approximately 1,100 ETFs available on our platform, and deliver flexible investment options with quality execution, including anonymity, oversight, and competitive risk quotes for large trades.
Unitized Managed Accounts (UMAs)	Offer a managed, customized investment strategy with full fee disclosure at a competitive price.
Collective Investment Funds (CIFs)	Provide participants with diversification grounded in specific investment strategies. These low-cost asset allocation investment vehicles are available only to retirement plans and designed to meet a wide range of investment objectives, including specific retirement dates or desired mixes of investment types.
Self-Directed Brokerage Accounts (SDBAs)	Choose an SDBA to expand and diversify plan investments. Provided through our brokerage affiliate, TD Ameritrade, Inc., SDBAs offer personalized diversification, enabling participants to go beyond core investment options and gain access to a wide variety of additional choices, including publicly traded funds 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 up to \$250,000 in FDIC insurance per depositor. ⁵
Employer stock and other non-standard assets	Manage employer stock and other non-standard assets through our flexible, open architecture platform.

Carefully consider the investment objectives, risks, charges, and expenses of any mutual fund or ETF before investing. A prospectus contains this and other important information. Contact your TD Ameritrade representative for a copy. Read the fund prospectus carefully before investing.

⁵For additional information regarding FDIC insurance, please visit www.fdic.gov or call 1-877-ASK-FDIC.



We never forget that it's your business



We are here to support you in making it thrive. When you work with us, you will get the dedicated commitment of our people, access to a range of resources, and a strategic relationship—all designed to increase your potential and help you achieve your business vision.

TD Ameritrade Trust Company's offering is part of what differentiates us. We deliver smart operational solutions, innovative technology, practice management, and flexible investment solutions, all with one goal in mind—impeccable service.

We share your belief in objective, transparent fiduciary advice. As steadfast advocates for independent advisors, we continually speak out to ensure that your needs and the needs of investors are always considered within the regulatory environment. We consistently place those needs at the foundation of our business decisions.

You can count on TD Ameritrade Institutional to put you first, so you can do the same for your clients. When you choose to work with us, you'll see how deeply we are committed to your success.

"I really appreciate the simple and efficient way you guys do business. The call today was a perfect example, I thought you boiled it down to simplicity in a way that put our client at ease."

A Midwest Advisor

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Connect with an experienced consultant today

CALL 866-827-5894

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VISIT tdaretirementplansolutions.com



*The TD Bank USA, N.A. Institutional Money Market Deposit Account (Institutional MMDA) is included as an investment option on the TD Ameritrade Retirement Plan investment menu to enable participants to have access to an FDIC insured product. In addition to the Institutional MMDA, the plan sponsor may select other cash or money market options for the plan menu.

**Advisors should seek independent legal counsel regarding potential conflicts of interest in connection with rollovers from plans that they advise.

Advisors mentioned have not received remuneration for providing testimonials, and testimonials may not represent the experience of all advisors. The advisors are not affiliated with TD Ameritrade Institutional. More information about the advisors is

available on the SEC website <http://www.sec.gov>. Custody, directed trustee, (and for the TD Ameritrade Retirement Plan), recordkeeping, plan design support, and plan administration are provided by TD Ameritrade Trust Company, a non-depository trust company. 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. Business development support, guidance, and tools are provided to independent registered investment advisors by TD Ameritrade Institutional, a division of TD Ameritrade, Inc. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company and The Toronto-Dominion Bank. © 2016 TD Ameritrade IP Company, Inc .