

Retirement Plan Solutions

# TD Ameritrade Retirement Plan

*Provided by TD Ameritrade Trust Company*

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A solution that delivers outstanding investment flexibility and ease of administration — all from a recognized and established brand

## Made to support you as a fiduciary and to empower participants

The success of your company's retirement plan matters to you. We want you to know that it matters to us, too. That's why we've created the TD Ameritrade Retirement Plan, a streamlined solution designed to support you as a fiduciary and empower your participants to take more control of their financial future.

Our flexible approach to investments is a key feature of the TD Ameritrade Retirement Plan. It allows you to work closely with your advisor to achieve a diverse investment menu for your participants, and, as a result, enhance your ability to attract and retain valuable employees. Meanwhile, the TD Ameritrade name provides you and your participants with confidence in the quality and reliability of your retirement plan services.



### Overview

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The TD Ameritrade Retirement Plan gives you everything you need in one solution.

- 1 The reputation and value that come with a nationally respected brand.
  - 2 The investment flexibility of a true open architecture investment approach, which supports a collaborative investment selection for you and your advisor.
  - 3 Resources, tools, and education for you and your participants, including reports and account management capabilities.
  - 4 Easy administration and full-service recordkeeping to streamline your responsibilities.
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## A seamless solution

All aspects of the TD Ameritrade Retirement Plan—from plan design support, recordkeeping, plan administration, and directed trustee and custodial services to fiduciary support resources and participant education—have been seamlessly integrated to provide you and your participants with an easy-to-use retirement plan program and help you fulfill your responsibilities. Your advisor will have the flexibility to help you select the best investment options for your investment menu. Meanwhile, you will benefit from our packaged, streamlined solution, which has been designed to give you valuable assistance with your responsibilities as a plan sponsor so you can use your time more strategically to the benefit of your business.

## The benefits of true open architecture

The success of your retirement plan begins with leveraging the investment expertise of your advisor. The true open investment architecture platform of the TD Ameritrade Retirement Plan makes that possible by providing a broad universe of investment options.

Our open architecture framework does not have proprietary fund requirements, so your advisor has the freedom, choice, and flexibility to create an investment menu that's customized for your plan and its participants.

In addition, the TD Ameritrade Retirement Plan includes the Institutional Money Market Deposit Account, so your participants have access to an FDIC-insured product\*.

With our solution, your advisor can build an investment menu specific for your plan and select from investment solutions like mutual funds, Exchange Traded Funds, Unitized Managed Accounts, Collective Investment Funds, and Self-Directed Brokerage Accounts.



# Comprehensive services

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## We help make it easy for everyone involved

### For you

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- Plan design support
- Signature-ready plan documents and supporting forms, based on your stated goals
- Full-service recordkeeping and non-fiduciary plan administration services
- Compliance testing
- Form 5500 preparation
- Downloadable reports
- Guaranteed timely payment of mutual fund sharing<sup>1</sup>
- Asset custody services
- Directed trustee services (may be available to certain plan types for an additional fee)
- Easy access to plan information online or by phone
- Auto-enroll and auto-increase programs
- Dedicated relationship support
- Plan-sponsor website with streamlined payroll administration, participant enrollment, and reporting

### For your participants

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- A comprehensive website with thoughtfully selected resources for account management and more
- 24-hour access to customer service and support
- Online enrollment, with related support and materials
- Daily valuation of accounts
- Personalized rates of return/performance
- Data exports (for Quicken or other financial software)
- Rebalancing capabilities
- Online educational support, including educational retirement planning tools, a robust resource center, and investment information

# Exceptional support

## Tools, materials, and personalized attention

The program brings together the support you need as a plan sponsor, creating a comprehensive suite of robust tools and materials, including streamlined plan-level account management. Your participants will enjoy access to resources, simplified personal account management, enrollment and education support, retirement readiness calculators, assistance in rolling over to an IRA (should they choose to do so), and more, creating a truly optimal experience.

## Reliable recordkeeping

Recordkeeping and plan administration are essential components—ones that require consistent accuracy, up-to-the-minute regulatory knowledge, and seamless operations. As part of our commitment to excellence, the TD Ameritrade Retirement Plan includes leading recordkeeping/third-party administration services.

Through the TD Ameritrade Retirement Plan program, you will benefit from the deep industry experience that comes with first-class recordkeeping and plan administration, which will assist you in meeting your plan's regulatory and reporting requirements.

You can count on the TD Ameritrade Retirement Plan to deliver the following recordkeeping and plan administration services:

- Advanced technology that helps ensure accuracy and saves time
- Responsive, personal service
- Reporting to help you meet your obligations and satisfy your plan's needs
- A powerful suite of tools for a wide array of needs
- Testing, government reporting, and Form 5500 filing to help keep your plan compliant with regulations
- Comprehensive and flexible document services

“Understanding and evaluating plan fees and expenses associated with plan investments, investment options, and services are an important part of a fiduciary’s responsibility.”

— Department of Labor,  
“Understanding Retirement Plan Fees and Expenses”

(<http://www.dol.gov/ebsa/publications/undrstdgrtmnt.html>)





## Transparent pricing

We understand that you have many responsibilities as a fiduciary— including evaluating whether the fees your plan is paying are “reasonable.” The TD Ameritrade Retirement Plan offers fee transparency to help you as you work with your advisor to monitor and manage your plan.

Our packaged, streamlined solution brings together the support you need as a plan sponsor.

## Strength. Stability. Experience.

TD Ameritrade Trust Company and its employees have a long-established history of working with retirement plan sponsors like you.

Our experienced and knowledgeable team is committed to enabling your vision for your retirement plan through powerful resources, robust tools, an open architecture investment platform, and world-class service.

When you choose to work with us, you’ll see how deeply we are committed to your plan’s success and your employees’ retirement outcomes.



The TD Ameritrade Retirement Plan is designed to satisfy your high expectations and support you in meeting your fiduciary responsibilities.

## Benefits of the TD Ameritrade Retirement Plan



### Flexibility of true open architecture

- An extraordinary breadth of investment options
- Ability to work with your advisor to create a plan menu that fits your needs and those of your employees



### Simplicity of our turnkey solution

- Get full-service recordkeeping, custody, and non-fiduciary plan administration
- Robust online tools and account access
- Comprehensive educational materials



### Strength of TD Ameritrade's brand

- Respected national brand
- Trusted stability that inspires confidence in participants
- Deep experience in the retirement plan arena



For more information, contact your advisor.



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

<sup>1</sup>Guarantees timely payments of mutual fund revenues earned on plan balances.

Custody, directed trustee, 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. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company and The Toronto-Dominion Bank. © 2017 TD Ameritrade IP Company, Inc.