This document discloses information concerning Collective Investment Funds ("CIFs") investments maintained by TD Ameritrade Trust Company ("TDATC"). The information pertains to the objective and operations of the Strategic Roadmap Portfolios. These CIFs are investment options available to you through your employer’s qualified retirement plan. It is important that you review this information prior to investing. However, this document is not a prospectus and is only part of the information you may need to make your investment decisions. Before making any investment decision, you should consider all relevant material and, as appropriate, consult an investment professional. To the extent that this information varies from the Declaration of Trust establishing the Strategic Roadmap Portfolios, the Declaration of Trust shall control. You may obtain a copy of the Declaration of Trust by contacting TD Ameritrade Trust Company at 877-270-6892, ext. 515342.

STRATEGIC ROADMAP PORTFOLIOS FOR QUALIFIED RETIREMENT PLANS

What are the Strategic Roadmap Portfolios? The Strategic Roadmap Portfolios are CIFs maintained by TDATC that are designed to serve the investment needs of tax-qualified retirement plans. The CIFs are not mutual funds registered under the Investment Company Act of 1940, as amended, ("1940 Act"), and CIF unit holders are not entitled to protections of the 1940 Act. In addition, the CIFs’ units are not securities required to be registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. The regulatory requirements applicable to CIFs differ from those applicable to a mutual fund, although both types of funds commingle participant assets with the objective of obtaining economies of scale in investment management. The CIFs’ units are not traded on an exchange or “over the counter” and, as a result, the unit values are not available for publication in newspapers or on-line. Daily unit values may be obtained from the third-party administrator or recordkeeper for your employer’s plan.

CIF Trustee

TDATC is a Maine-chartered, non-depository trust company and a wholly owned subsidiary of TD Ameritrade Holding Corporation. TDATC is not a member of FINRA/SIPC/NFA. TDATC offers trust and custody services, including back-office support, to a wide range of employee benefit plans. Services are provided through TDATC’s institutional clients only, such as third-party administrators, recordkeepers, and Registered Investment Advisors. In addition, TDATC serves as trustee of the CIFs described herein.

Strategic Roadmap Portfolios

Investment Objectives

Steele Capital Management, Inc. ("Steele") will provide subadvisory services to the Strategic Roadmap Fund series, which includes five distinct and broadly diversified CIFs. Each CIF has a different risk/ reward profile as measured by volatility. Each strategy is based on a strategic asset allocation using multiple asset classes and strategies. Steele deploys an investment philosophy that creates diversification, and does not attempt to time the market. Steele couples this approach with disciplined rebalancing while continually managing the fees and expenses of the funds.

Steele Capital, through a stringent due diligence process, selects mutual funds, ETFs, or other pooled funds that represent various asset classes including equities, fixed income, and possibly alternative investment strategies. Steele generally utilizes institutionally priced investment vehicles to control fees and expenses. The Strategic Roadmap Portfolios available are:

- Conservative Fund
- Moderate Fund
- Balanced Fund
- Growth Fund
- Aggressive Fund

The investment objective and allocation strategy of each Fund is:

Strategic Roadmap Conservative Fund

The Conservative Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities and other pooled funds. The primary objective of the fund is stability of investment principal and income. The Conservative Fund will typically allocate approximately 40% of its assets in a combination of U.S. and foreign equities, and 60% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Conservative Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Conservative Fund is designed for those investors seeking to minimize downside risk.

Strategic Roadmap Moderate Fund

The Moderate Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities and other pooled funds. The primary objective of the fund is current income and moderate long-term capital appreciation. The Moderate Fund will typically allocate approximately 40% of its assets in a combination of U.S. and foreign equities, and 60% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Moderate Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Moderate Fund is designed for those investors seeking a portfolio with moderate risk and medium growth potential.

Strategic Roadmap Balanced Fund

The Balanced Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities, and other pooled funds. The primary objective of the fund is a combination of capital appreciation and income. The Balanced Fund will typically allocate approximately 60% of its assets in a combination of U.S. and foreign equities, and 40% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Balanced Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Balanced Fund is designed for those investors who are seeking lower volatility than the overall market with an opportunity for moderate capital growth.
Strategic Roadmap Growth Fund

The Growth Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities, and other pooled funds. The primary objective of the fund is capital appreciation with a low to moderate level of income. The Growth Fund will typically allocate approximately 80% of its assets in a combination of U.S. and foreign equities, and 20% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Growth Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Growth Fund is designed for those investors who seek long-term growth of capital with slightly lower volatility than the overall market.

Strategic Roadmap Aggressive Fund

The Aggressive Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities, and other pooled funds. The primary objective of the fund is long-term capital appreciation. The Aggressive Fund will typically allocate approximately 95% of assets in a combination of U.S. and foreign equities. The Aggressive Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The fund is designed for those investors who seek long-term growth of capital and are willing to accept higher levels of market volatility.

For liquidity and administrative purposes, TDATC, as Trustee, requires that the CIFs maintain at least 1%-3% of their assets in cash. The mandatory cash component for the CIFs may be comprised of a depository account, which may be maintained by the Trustee or an affiliate of the Trustee.

About Risk

Units in the CIFs are not deposit or obligations of, or endorsed or guaranteed by, TD Ameritrade Trust or its affiliates, and the units are not insured by the Federal Deposit Insurance Corporation ("FDIC") or any other independent organization. The CIFs are subject to investment risk, including possible loss of the principal amount. There is no assurance that the stated objective of a particular CIF will be achieved. The potential risks applicable to the CIFs include, but are not limited to the following:

Market Risk. CIFs are subject to market risk, which is the chance that the value of the investments in the CIF may decline over time, causing a reduction in the value of the CIF. Stock markets tend to move in cycles, with periods of falling stock prices. Bond markets also usually move in cycles, with bond values being inversely related to the changes in interest rates. As interest rates rise, the value of a bond tends to decrease, and as interest rates declines, the value of bond tends to increase.

Foreign Market Risk. A CIF that invests in funds holding foreign securities may also be subject to the risk of investment in foreign markets. Investing in foreign markets can involve a greater level of risk, as there is often a lower degree of market volume and liquidity than in the U.S. markets, and this may result in higher price volatility.

In addition, currency risk must also be considered. Foreign securities are denominated in foreign currencies, which may change in value in relation to the U.S. dollar, possibly for long periods of time. When a foreign currency declines in value in relation to the U.S. dollar, the return on foreign investments may likewise decline. Foreign governments may also intervene in currency markets or impose approval or registration processes, which could adversely affect the value of the CIF.

Real Estate Risk. A CIF that invests in funds holding real estate securities (such as, REITs) involves many of the risk of investing directly in real estate such as declining real estate values, changing economic conditions and increasing interest rates, which could adversely affect the value of the CIF.

Commodity Risk. A CIF that invests in funds holding commodity investments is subject to commodity price fluctuations. Commodity prices generally fluctuate in relation to, among other things, the cost of producing commodities, changes in consumer demand for commodities, hedging and trading strategies of commodity market participants, disruptions in commodity supply, weather, as well as political and other global events, which could adversely affect the value of the CIF.

Small- and Mid-Cap Risk. A CIF that invests in small-capitalization and mid-capitalization companies may be subject to price volatility. The securities of both small capitalization and mid-capitalization may trade less frequently and in smaller volume than larger, more established companies. Accordingly, their performance can be more volatile and they face greater risk of business failure, which could, depending on the allocation of the CIF’s assets to such sectors, increase the volatility of a CIF’s performance.

ETF Risk

A CIF that invest in ETFs is subject to unique risks. Like stocks or bonds, ETFs carry market risk and could decline in value because of current events, supply and demand, and other conditions that may affect the sector or group of industries the ETF represents. ETFs are able to trade intraday. However, a CIF that invest in an ETF will trade utilizing the last composite price for the ETF. Trading prices of ETFs may not reflect the actual net asset value of the underlying securities. In addition, ETFs will occasionally distribute capital gains that may impact the performance of the CIF.

A particular CIF may or may not contain one or more of the asset types described above. Please refer to the CIF Fact Sheet for information regarding asset allocation.

Who May Want to Invest

The fund may be an appropriate investment for investors seeking professional management of their retirement account assets.

Trustee and Management Fees

There are no sales commissions or redemption fees charged for purchases and sales of interests in the Funds.

TD Ameritrade Trust Company will charge a Trustee Fee with respect to each of the Collective Investment Funds of:

<table>
<thead>
<tr>
<th>Strategic Roadmap Portfolios</th>
<th>Share Class I Annual Trustee Fee</th>
<th>Share Class II Annual Trustee Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategic Roadmap Conservative</td>
<td>0.04% Total</td>
<td>0.20% Total 0.04% Trustee 0.16 Qualified Custodian</td>
</tr>
<tr>
<td>Strategic Roadmap Moderate</td>
<td>0.04% Total</td>
<td>0.172% Total 0.04% Trustee 0.132% Qualified Custodian</td>
</tr>
<tr>
<td>Strategic Roadmap Balanced</td>
<td>0.04% Total</td>
<td>0.134% Total 0.04% Trustee 0.094% Qualified Custodian</td>
</tr>
<tr>
<td>Strategic Roadmap Growth</td>
<td>0.04% Total</td>
<td>0.095% Total 0.04% Trustee 0.055% Qualified Custodian</td>
</tr>
<tr>
<td>Strategic Roadmap Aggressive</td>
<td>0.04% Total</td>
<td>0.052% Total 0.04% Trustee 0.012% Qualified Custodian</td>
</tr>
</tbody>
</table>
The Trustee Fee will be charged per annum on total assets held in each Fund. This fee will accrue on a daily basis and is payable monthly in arrears. The Trustee Fee will be charged directly to the particular Fund.

**Share Class I** – The total Trustee Fee is indicated in the above chart for total assets held in Share Class I for each CIF. The total Trustee Fee paid to Trustee will be 0.04% per annum of total assets held in each Share Class I Fund.

**Share Class II** – The total Trustee Fee is indicated in the above chart for total assets held in Share Class II for each CIF. A portion of the Trustee Fee, indicated in the chart, will be paid as a qualified custodian fee for unitholder servicing and administrative services as directed by the plan fiduciary. Such unitholder and administrative services may include but are not limited to, recordkeeping, unitholder communication, transmission of purchase and redemption orders, and other services with respect to the administration of units of each Fund. TD Ameritrade Trust may serve as a qualified custodian, in which case the qualified custodian fee will be paid directly to the Participating Trust account.