

PO Box 2226 ■ Omaha, NE 68103-2226
 Fax: 800-914-8980

1. COMMISSIONS & TRANSACTION FEE

Please note: Your Plan may restrict certain investments and not all commissions shown may be applicable.

Stocks & ETFs¹

| Trade Unlimited Shares (market, limit, and stop orders) | Price |
|---|---------------|
| • Commission-Free ETFs ² | No Commission |
| • Internet orders | \$9.99 |
| • Interactive Voice Response (IVR) phone system orders | \$14.99 |
| • Broker-assisted orders | \$24.99 |

1. Orders executed in multiple lots on the same trading day will be charged a single commission. When an order is partially executed over multiple trading days, the order is subject to a separate commission charge for each trading day.

2. ETFs eligible for commission-free trading must be held at least 30 days. If you sell an eligible ETF within the 30-day hold period, a short-term trading fee will apply.

Options

| Options ³ | Price |
|------------------------|------------------------------|
| • Options ³ | \$9.99 + \$0.75 per contract |

3. Option Exercises and assignments will incur a \$19.99 commission. Options involve risks and are not suitable for all investors. On a Self-Directed Brokerage Account (SDBA), options trading level is dependent on Plan approval. To apply for options trading privileges, please complete the TD Ameritrade Plan Participant and Plan Trustee Account Upgrade Form. Some accounts, such as options-approved accounts, are required to receive monthly statements either electronically (free) or via U.S. mail.

Mutual Funds⁴

| Fund Type | Price |
|-----------|---------|
| • No Load | \$25 |
| • Load | No Fee* |
| • NTF | No Fee |

4. No-Transaction-Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. NTF funds have other fees and expenses that apply to a continued investment in the fund and are described in the fund's prospectus. Effective 11/28/08, only NTF funds (except ProFunds and Rydex) and load-waived A shares held 90 days or less will be subject to a short-term redemption fee, which will be a flat fee of \$49.99. This fee is in addition to any applicable transaction fees or fees addressed in the fund's prospectus.

TD Ameritrade receives remuneration from fund companies participating in its no-load, no-transaction-fee program for recordkeeping and shareholder services, and other administrative services. The amount of remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. No-transaction-fee funds have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

*The Fund Family will charge fees as detailed in the fund prospectus.

Fixed-Income⁵

- All buy orders for bonds are subject to a five-bond (\$5,000 par value) minimum.
 - Online CD buy orders are subject to a two-CD (\$2,000 par value) minimum.
5. TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal, we will add a markup to any purchase and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you.

2. FEE SCHEDULE⁶

TD Ameritrade offers low commissions, but some services require additional charges.

| | |
|---|---|
| Quarterly Account Maintenance Fee⁷ | \$12.50 |
| Reorganization Fees | |
| Deposit ⁸ | \$25 |
| Mandatory ⁹ | \$20 |
| Non-mandatory and tender offers ¹⁰ | \$30 |
| Withdrawal from tender offer ¹¹ | \$10 |
| Duplicate Statements and Confirmations | \$5 per copy (no charge for electronic documents) |
| Research Fee¹² | \$60 per hour |
| Transfer of Account Fees | |
| Outbound – Full | \$50 |
| Depository Trust Co. (DTC) Securities | \$25 |
| Alternative Investments¹³ | |
| Alternative Investments include limited partnerships, private placements, restricted securities and other assets not traded on a national market. | |
| Per-Transaction Fee | \$100 |
| Custody Holding Fee | \$250 per year per asset |

Exception Fees

If the plan authorizes a direct deposit into, or distribution from a participant account these fees may apply.

| | |
|--------------------------------------|--|
| Wire out | \$25 |
| Overnight Delivery | Billed at cost depending on Carrier and weight |
| Stop Pay | \$25 |
| Returned Check or Electronic Funding | \$25 |

Fees charged may vary by program, location, or arrangements. Additional fees may apply to certain plans. Please contact your TD Ameritrade representative for further information. Fees are subject to change upon 30 days' notice to you. All prices shown in U.S. dollars.

6. All service fees subject to change. TD Ameritrade reserves the right to pass-through Regulatory Fees, foreign transaction taxes, and other fees to client accounts, which may be assessed under various US regulations or imposed by foreign governments. Fees may include any of the following: a sales fee on certain sell transactions (assessed at a rate consistent with Section 31 of the Securities and Exchange Act of 1934), the Options Regulatory Fee (applicable to options transactions), and foreign transaction taxes and fees, among other charges.
7. To be billed on the last Friday of the first three calendar quarters and the last business day of the year for each account open as of the bill date.
8. Applies when a security has gone through a mandatory reorganization before the certificate is deposited into an account.
9. Applies when a security has gone through a mandatory reorganization for all shares held in an account, including those pending trade settlement, on the effective date of the reorganization.
10. Applies when a client chooses to participate in a non-mandatory reorganization offer.
11. Applies when a client chooses to withdraw from a non-mandatory reorganization offer.
12. Research is conducted subsequent to specific and usually disputed account activities.
13. TD Ameritrade may at its discretion allow alternative investments to be received into the account, subject to applicable fees. Such assets will be held for liquidation purposes only.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

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