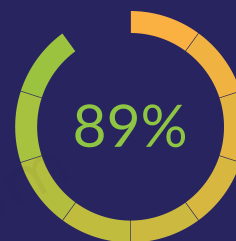


# TD Ameritrade

## TRUST SCORE



TD Ameritrade, federally registered in 1998, is a Registered Investment Advisor (RIA) in 53 state(s) with a licensed staff of 0 (unknown) advisors. TD Ameritrade manages \$17 billion and provides investment advisory services for 131,128 clients (Unknown advisor/client ratio).

TD Ameritrade requires a \$25,000 minimum investment and charges a blended rate between 1.00% and 0.55% for ongoing portfolio management services, depending on the size of the portfolio.

## BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 20 years
- Firm services over 1,000 clients
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees

## CONSIDERATIONS

- There is only one licensed advisor for every 0 clients (industry average 1:50)
- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- Firm actively engages in insurance sales and may be incentivized to insure clients with products that generate high sales commissions when lower cost alternatives may exist
- Firm has previously been found guilty of a non-minor violation of a Self-Regulatory Organization's regulation

## BENEFITS (cont.)

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

## CONSIDERATIONS (cont.)