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Securities industry regulations require that brokerage firms inform their clients of their plans to address the possibility of a business disruption that potentially results from power outages, natural disasters, or other events. TD Ameritrade has a comprehensive business continuity program in place, which is reviewed, updated and tested on a regular basis. The program provides for continuation of client service within minutes in most cases.

Here are a few examples of what might occur if TD Ameritrade were to experience a business disruption of varying magnitude:

- If one of our telephone service centers became unavailable for any reason, calls would be immediately re-routed to our other service centers across the country.
- If we had a power outage in a particular region or business district, telephone, important business operations and electronic communications would be immediately and seamlessly re-routed to alternate locations for the duration of the outage.
- In the event of a public health crisis that resulted in a high rate of employee absenteeism, TD Ameritrade would focus available personnel on critical business functions that directly support client needs. Additionally, we would enact our workforce continuity plan which includes social distancing and other policies to limit exposure.
- Comprehensive plans are maintained to facilitate timely restoration of account services in the unlikely event of a technology disruption. These plans are tested regularly to ensure their viability.

While no contingency plan can eliminate all risk of service interruption or temporarily impeded account access, we continually assess and update our plans to mitigate all reasonable risk. Any modifications to our plan will be reflected in this Business Continuity Plan Statement, which will be posted on our website, or you may obtain a current version of this Statement by writing us at TD Ameritrade, Inc., Compliance Department, P.O. Box 2148, Omaha, NE 68103-2148.

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

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