

Account Handbook

账户手册

Keep this information handy. It's your resource for details on investing and contacting TD Ameritrade when you need questions answered. Read on to learn more about the tools we offer to help you manage your investments.

请保存好此信息。当您有问题需要解答时，此手册为您提供投资和联系德美利证券的详细信息。请继续阅读以了解更多关于我们提供的工具，从而帮助您管理投资。

In case of any discrepancy between the English and Chinese version of this disclosure, the English version shall prevail.

若本披露的英文与中文版本内容有任何差异，以英文版本为准。

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CONTACT US

Client Services

Contact Client Services if you have questions about order status, your account, trades, balances, safekeeping or reorganization issues, and certificate requests.

Email: clientservices@tdameritrade.com

Phone: 800-669-3900, 24 hours a day, seven days a week

International Phone: 402-970-5805

Fax: 866-468-6268

TTY service (for hearing-impaired clients): 888-723-8503

Message Center: You can contact us directly from your account by sending a secure email to Client Services. Just log in to your account and go to Client Services > Message Center.

Contact Us by Mail

Please include your account number or tax identification number on all correspondence, checks, and stock certificates. To send written correspondence regarding your TD Ameritrade account, please use the following addresses:

Standard Delivery:

General questions and forms:

PO Box 2209, Omaha, NE 68103-2209

Regular check deposits:

PO Box 2229, Omaha, NE 68103-2229

Individual Retirement Account (IRA) check deposits:

PO Box 2789, Omaha, NE 68103-2789

An IRA Deposit Slip is required. Log in to your account and go to Client Services > Forms & Agreements and print the IRA Deposit Slip. OR call TD Ameritrade Client Services.

Account applications and account transfers:

PO Box 2760, Omaha, NE 68103-2760

Overnight Delivery:

200 South 108th Ave, Omaha, NE 68154

ACCOUNT MANAGEMENT

One of the reasons you chose a TD Ameritrade account is the flexibility that self-directed investing offers. As a self-directed investor, you are responsible for making sure your orders are correct, your account has enough funds, and your trades don't violate securities regulations. And since you are in charge, you are also liable for all market risk, liability, and account deficiencies. We will do our very best to make sure your orders comply with the policies of our clearing firm and the markets, but ultimately, this is your responsibility.

Protect your own assets and privacy by never giving your Social Security Number (SSN), account number, personal identification number (PIN), UserID, or password to any unauthorized party.

TRADING

With TD Ameritrade, you can place trades for stocks, exchange-traded funds (ETFs), options, mutual funds, and bonds.

Stocks

You can trade nearly any stock on any domestic exchange, including (but not limited to) blue chips on the New York Stock Exchange® (NYSE), technology stocks on the NASDAQ®, over-the-counter bulletin board (OTCBB) securities, and pink sheet securities. When trading stock, it is your responsibility to ensure you have sufficient cash or available funds before placing a Buy order or selling short. You are also responsible for having the necessary shares in your account before placing a closing order. Stock trades are settled within two business days after the transaction.

联系我们

客户服务

如果您对于订单状态、您的账户、交易、余额、保管或重组事宜以及凭证要求有疑问，请联系客服。

电子邮件: clientservices@tdameritrade.com

电话: 800-669-3900, 一周七天、每天24小时

国际电话: 402-970-5805

传真: 866-468-6268

TTY服务(适用于有听力障碍的客户): 888-723-8503

讯息中心: 您可以从您的账号发送安全电子邮件给客服来直接联系我们。您仅需要登入您的账户, 进入客户服务>讯息中心。

通过邮件联系我们

请在所有通讯、支票和股票凭证上注明您的账户号码或税务号码。要发送关于您德美利证券账户的书面通讯, 请使用以下地址:

标准递送:

常见问题和表格;

PO Box 2209, Omaha, NE 68103-2209

普通支票存款:

PO Box 2229, Omaha, NE 68103-2229

个人退休账户 (IRA) 支票存款:

PO Box 2789, Omaha, NE 68103-2789

IRA存款单是必须的。登入您的账户并进入客户服务 > 表格和协议, 并打印IRA存款单。或致电德美利证券客户服务。

账户申请和账户转账:

PO Box 2760, Omaha, NE 68103-2760

隔夜递送:

200 South 108th Ave, Omaha, NE 68154

账户管理

您选择德美利证券账户的原因之一是自我主导投资的灵活性。作为自我主导投资者, 您有责任确保您订单的准确性、您的账户中有足够的资金, 且您的交易没有违反证券规则。且由于您来负责, 您也有责任承担所有的市场风险、责任和账户亏损。我们将尽我们的最大努力确保您的订单符合我们清算公司和市场的规则, 但是归根结底这是您的责任。

请保护您自己的资产和隐私, 永远不要将您的社会安全号码

(SSN)、账户号码、个人身份号码(PIN)、用户ID、或密码给任何未授权方。

交易

在德美利证券, 您可以下单进行股票、ETFs、期权、共同基金和债券的交易。

股票

您可以交易国内交易所几乎所有的股票, 包括(但不限于)纽交所® (NYSE)的蓝筹股、纳斯达克®(NASDAQ)上的科技股、场外交易的布告栏(OTCBB)证券, 以及粉红单证券。当您在交易股票时, 您有责任在下买入或卖空订单之前确保您有足够现金或可用资金。您也有责任在下单平仓前确保您的账户中有必要的股票。股票交易将在交易后两个工作日内结算。

National Securities Exchanges

As of 2018, National Securities Exchanges list over 8,000 securities for investors to buy and sell. TD Ameritrade accepts orders for securities listed on the national securities exchanges on the online trading ticket, over the phone, in the branch, or via mobile device. TD Ameritrade will execute your trade by routing your order directly to an exchange or through third-party market centers.

OTC and Bulletin Board Stocks

TD Ameritrade accepts orders on OTCBB and pink sheet stock orders on the online stock trading ticket. The types of orders that can be placed for these securities are outlined in the OTCBB Securities Trading Rules, which are available on our website.

Orders on these types of securities may involve a greater investment risk, as these securities represent low-priced shares that do not qualify to be traded on a national stock exchange for various reasons. Instead, dealers trade these securities and are not required to make a market in the security or hold shares in inventory. Because these securities are not always traded through automated or electronically linked execution systems, accurate quotes and immediate executions may not be available. It is not uncommon for the manual execution process to take several minutes. For more information, log in to your account and go to Trade > Stocks & ETFs, then click the link to "OTCBB Securities Trading Rules."

Mutual Funds

TD Ameritrade offers one of the largest mutual fund libraries in the industry. We give you access to more than 13,000 mutual funds and over 2,500 no-transaction-fee mutual funds.* We also provide features designed to help make mutual fund investing convenient. We offer systematic investment, single statements that consolidate all your TD Ameritrade mutual fund activity, and the ability to change your fund families with a single phone call. TD Ameritrade will send a prospectus upon execution of a Buy or Exchange order. Mutual funds are not marginable for the first 30 calendar days following purchase.

Before investing in a mutual fund, be sure to carefully consider the particular fund's investing objectives, risks, charges, and expenses involved. To learn how to obtain a prospectus containing this and other important information, please call a TD Ameritrade representative. Please read the prospectus carefully before investing.

*No-Transaction-Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remuneration from fund companies, including those participating in its no-load, no-transaction-fee program, for record-keeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. No-transaction-fee funds and other funds offered through TD Ameritrade have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

Exchange-Traded Funds

ETFs are baskets of securities that trade on an exchange like a stock. ETF orders can be placed on the stock trading ticket or any of our trading platforms. These funds generally track established market indices, commodities, currencies, sectors, or futures contracts. ETFs also may include leveraged or inverse ETFs, which are ETFs that seek to achieve a daily return that is a multiple or an inverse multiple of the daily return of a securities index. These funds also include actively managed ETFs that pursue active management strategies and publish their portfolio holdings on a daily basis. Trading prices may not reflect the actual net asset value of the underlying investments. ETFs can entail risks similar to direct stock ownership, including market, sector, or industry risks. Some ETFs may involve international risk, currency risk, commodity risk, and interest rate risk.

国内证券交易所

截至2018年，美国证券交易所有8000多支股票供投资者买入或卖出。德美利证券接受在国内证券交易所上市股票的订单，您可以通过网上交易下单、电话下单、分行下单，或通过移动设备下单。德美利证券将您的订单直接传送给交易所或通过第三方市场中心来执行您的交易。

场外交易和布告栏股票

德美利证券接受布告栏股票(OTCBB)和粉单股票在网上股票交易的订单。这些证券可以下单的订单类型在OTCBB证券交易规则中有概述，相关内容您可以在我们的网站上找到。

此类证券订单涉及更高的投资风险，这是由于这些证券代表了由于种种原因无法在国内证券交易所交易的低价股票。反之，交易这些证券的券商不需要对证券做市或存有股票库存。因为这些证券并不总是通过自动或电子连接执行系统进行交易，所以不一定有准确的报价，也不能保证立即执行。手动执行过程需要几分钟的时间是很常见的。要获取更多信息，请您登入您的账户，进入交易>股票和ETFs，然后点击“OTCBB证券交易规则”链接。

共同基金

德美利证券是业内提供最大共同基金库的券商之一。您可以购买的共同基金超过13,000个，无交易费共同基金超过2,500个。*我们也提供旨在使共同基金投资更为便捷的功能。我们提供系统性投资，一张对账单汇集了您德美利证券共同基金的所有活动，您还可以通过电话更改您的基金家族。德美利证券将会在买入或替换订单执行后寄送招股说明书。共同基金在买入后的30天内不可融资融券。

在投资共同基金前，请确保仔细考虑具体基金的投资目标、风险、收费和涉及的费用。要了解如何获取包含这些和其他重要信息的招股说明书，请致电德美利证券客服。请在投资前仔细阅读招股说明书。

*无交易费(NTF)共同基金是无销售费共同基金，即德美利证券不收取交易费。德美利证券从基金公司收取报酬，包括从那些参与无销售费、无交易费计划的基金公司提供维护记录、股东服务，以及其他管理和分配服务。德美利证券就这些服务的报酬部分是基于德美利证券客户在这些基金中投资的金额。由德美利证券提供的无交易费基金和其他基金有适用于在基金中继续投资的其他收费和费用，详情请见招股说明书。

ETFs

ETFs是在交易所像股票一样交易的一篮子股票。ETFs订单可以在股票交易订单或我们任何其他交易平台中下单。这些基金一般追踪已建立的市场指数、商品、外汇、行业或期货合约。ETFs也可能包含杠杆或反向ETFs，这些ETF寻求达到证券指数的多倍每日回报或反向多倍每日回报。这些基金也包括追求积极管理策略的积极管理ETFs，并每日公布其投资组合持有。交易价格可能不能反映底层投资产品的确切净资产价值。ETFs可能包含类似于直接拥有股票的风险，包括市场、行业或产业风险。一些ETFs可能包含国际风险、货币风险、商品风险和利率风险。

Be sure to carefully consider the particular ETF's investing objectives, risks, charges, and expenses involved before investing in an ETF. To learn how to obtain a prospectus containing this and other important information, please log in to your account and visit the Research & Ideas section or call a TD Ameritrade representative. Please read the prospectus carefully before investing.

Options

TD Ameritrade offers an extensive array of order types for various options trading strategies.

Investment strategies that include options trading expose investors to additional costs, increased risks, and potentially rapid and substantial losses. Please review *Characteristics and Risks of Standardized Options* before incorporating options trading into your investment strategy. This booklet, published by the Options Clearing Corporation, contains important information on standardized options and options markets. TD Ameritrade clients receive a copy of this booklet when they receive options trading privileges. You can also receive this booklet by calling Client Services at 800-669-3900, or by writing to TD Ameritrade, PO Box 2209, Omaha, NE 68103-2209; and you can obtain an electronic copy of this booklet on the TD Ameritrade website. Log in to your account and go to Trade > Options, then select the link to "Characteristics and Risks of Standardized Options."

Due to the inherent risks involved and the complexities of certain options transactions, options are not suitable for all investors. Industry regulations require certain conditions be met before TD Ameritrade can extend options trading privileges. For additional requirements for options positions, and for our options exercise policy, consult the TD Ameritrade Margin Handbook.

Futures/Forex Trading

TD Ameritrade, through its affiliate Charles Schwab Futures and Forex LLC, offers a broad array of futures and forex trading tools and resources. Certain qualifications and permissions are required for futures and forex trading. For more information about account requirements, or to upgrade your account, please contact Charles Schwab Futures and Forex LLC's Client Services department at 866-839-1100.

Futures and futures options trading is speculative and is not suitable for all investors. The risk of loss can be substantial. Clients must consider all relevant risk factors, including their own personal financial situation, before trading.

Trading foreign exchange on margin carries a high level of risk, as well as its own unique risk factors. Forex investments are subject to counter-party risk, as there is no central clearing organization for these transactions.

Charles Schwab Futures & Forex LLC is compensated via commission and/or spread on forex trades. Futures and forex accounts are not protected by the Securities Investor Protection Corporation (SIPC).

Futures and/or forex trading privileges subject to Charles Schwab Futures and Forex LLC review and approval. Not all account owners will qualify. Forex accounts are not available to residents of Ohio or Arizona.

Charles Schwab Futures and Forex LLC, a CFTC-registered Futures Commission Merchant and NFA Forex Dealer Member. Charles Schwab Futures and Forex LLC is a subsidiary of The Charles Schwab Corporation.

请在投资ETF以前，确保仔细考虑具体ETF的投资目标、风险、收费和涉及的费用。要了解如果获取包含这些和其他重要信息的招股说明书，请登录您的账户并查看研究和交易机会部分或致电德美利证券客服。请在投资前仔细阅读招股说明书。

期权

德美利证券为多种期权交易策略提供了广泛的定单类型。

投资策略包括期权交易，使投资者面临额外成本、增加的风险以及潜在快速且重大的损失。在将期权交易纳入您的投资策略之前，请阅读标准期权特性和风险。此手册由期权清算公司出版，包含了关于标准期权和期权市场的重要信息。德美利证券的客户将在取得期权交易权限时收到本手册的副本。您也可以致电致电客户服务800-669-3900或致信到以下地址索取此手册：TD Ameritrade · PO Box 2209 · Omaha · NE 68103-2209；您可以在德美利证券网站上获得此手册的电子版本。登入到您的账户并进入交易>期权，然后选择“标准期权的特性和风险”链接。

由于某些期权交易的内在风险和复杂性，期权交易不适用于所有的投资人。行业规则要求德美利证券在批准期权交易权限前，投资人需满足一定的条件。有关期权仓位的额外要求、我们的期权行使政策，请参阅德美利证券融资融券手册。

期货/外汇交易

德美利证券通过其附属公司Charles Schwab Futures & Forex LLC提供广泛的期货与外汇交易的工具和资源。期货和外汇交易需要一些资格和许可。有关账户要求的更多信息，或要升级您的账户，请联系Charles Schwab Futures & Forex LLC的客户服务部门，电话是866-839-1100。

期货和期货期权交易是投机性的，并不适合所有投资者。损失的风险可能很大。客户在交易前必须考虑所有相关风险因素，包括他们自己的个人财务状况。

使用融资融券进行外汇交易具有很高风险，也有其独特的风险因素。外汇投资受到对应货币风险的影响，因为这些交易没有中央清算机构。

Charles Schwab Futures & Forex LLC通过佣金和/或外汇交易的差价获利。期货和外汇账户不受证券投资者保护公司(SIPC)的保护。

要获得期货和/或外汇交易权限，需要Charles Schwab Futures and Forex LLC的审查和批准。并非所有的账户持有人都有资格。外汇账户不适用于俄亥俄州或亚利桑那州的居民。

Charles Schwab Futures and Forex LLC是CFTC注册的期货佣金商和NFA外汇交易商会员。Charles Schwab Futures and Forex LLC是Charles Schwab Corporation的子公司。

Bonds & CDs

Fixed-income securities play a role in many portfolio strategies.

TD Ameritrade offers a large number of bond selections, including U.S. Treasury, corporate, government, collateralized mortgage obligations (CMOs), and municipal bonds. Buy orders for bonds are subject to a five-bond (\$5,000 par value) minimum. CD Buy orders are subject to a two-CD (\$2,000 par value) minimum.

For questions regarding our fixed-income products, contact our fixed-income specialists at 800-934-4445.

PLACING TRADES

TD Ameritrade gives you different ways to trade. Whether you are at your desk or on the go, TD Ameritrade provides multiple methods for you to submit your trades to the market quickly.

Note: Market volatility, volume, and system availability may delay account access and trade executions.

Placing Orders on Our Platforms

In addition to our websites, you can trade on other platforms, including the thinkorswim trading platform.

thinkorswim®

Our most powerful trading platform delivers innovative trading tools and analytics—all in one downloadable application.

- Trade equities and options,* including three- and four-legged strategies
- Trade futures and forex
- Analyze charts with hundreds of customizable technical studies and drawing tools
- Set up alerts based on price, technical indicators, and more
- Study the risk profile of your positions and analyze the profit/loss potential of any trade
- Scan for stocks based on fundamental or technical data, then save them in a watch list
- Practice trading without risking your own money using paperMoney

* Options involve risk and are not suitable for everyone as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Prior to engaging in trades involving options, you should carefully read *Characteristics and Risks of Standardized Options*. Multiple-leg options strategies can entail substantial transaction costs, including multiple commissions, which may impact any potential return. These are advanced option strategies and often involve greater risk, and more complex risk, than basic options trades.

债券和定存

固定收益证券在很多投资组合策略中发挥作用。

德美利证券提供了大量的债券选择，包括美国财政部、企业、政府、抵押担保债券(CMOs)和市政债券。购买债券订单的最低限额为五张债券(\$ 5,000面值)。购买定存订单的最低限额为两张定存(\$2,000面值)。

如果您对我们的固定收益产品有疑问，请致电800-934-4445联系我们的固定收益专员。

下单交易

德美利证券为您提供不同的交易方式。无论您是在办公桌前还是在旅途中，德美利证券都能为您提供多种方式让您快速将交易提交至市场。

注意：市场波动性、交易量和系统可用性可能会延迟账户使用和交易执行。

在我们的平台上下订单

除了我们的网站，您还可以通过其他交易平台进行交易，这包括thinkorswim交易平台。

thinkorswim®

这是我们功能最强大的交易平台，提供创新的交易工具和分析 - 全部在一个可下载的应用程序中。

- 交易股票和期权，*包括三支和四分支策略
- 交易期货和外汇
- 使用数百个可自定义的技术研究和绘图工具来分析图表
- 根据价格、技术指标等设置警示
- 研究仓位的风险状况并分析任何交易的盈亏潜力
- 根据基本面或技术数据筛选股票，然后将其保存在观察列表
- 使用paperMoney进行虚拟交易而不用自己的钱冒险

*期权不适合所有投资者，因为期权交易固有的特殊风险可能使投资者面临潜在的快速以及重大损失。在投资涉及期权的交易之前请仔细阅读期权标准期权的特性和风险。多分支期权策略可能需要大量交易成本，包括多重佣金，这可能会影响任何潜在回报。这些高级期权策略通常与基本期权交易相比涉及更高风险，以及更复杂的风险。

Placing an Order on Our Website

Our convenient, private, and secure trading website (tdameritrade.com) provides around-the-clock access to your account, making it simple to manage your investments. Through our website, you can:

- Place orders
- Retrieve quotes
- Check balances
- Check positions
- Review orders
- Save orders

Placing an Order by Mobile Device and Automated Agents

TD Ameritrade offers clients the ability to manage their accounts through TD Ameritrade Mobile or TD Ameritrade Mobile Trader, our two mobile trading applications or by utilizing our Automated Agents in other mobile and desktop applications. These consist of tailored mobile applications for iPhone, iPad, BlackBerry, and Android.™ We also offer a mobile website accessible by any device with a standard mobile web browser.

TD Ameritrade Mobile, TD Ameritrade Mobile Trader, and the Automated Agents allow you to place trades, retrieve real-time quotes, view account positions, edit and cancel orders, check order status, access market information, and much more.

The commission for online U.S. exchange-listed stocks, ETFs, and options trades is \$0.00. A \$0.65 per contract fee applies for options trades. A \$6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

To download a mobile application, go to the App store on your mobile device, or go to tdameritrade.com from your mobile device and select Tools & Platforms > Mobile Trading.

Note: Market volatility, volume, and system availability may delay account access and trade executions.

Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs.

Placing an Order with a Broker

Sometimes you might want to speak directly with a knowledgeable broker when placing an order that requires special handling. Our brokers can place a trade for you and answer specific questions about your trade. Please keep in mind that TD Ameritrade brokers who assist you in only placing orders do not provide investment recommendations or advice. If you would like guidance regarding fixed-income products, you can ask any TD Ameritrade broker to refer you to the appropriate personnel.

Call our staff of licensed, experienced brokers at 800-669-3900 24 hours a day, seven days a week.

The fixed-income specialists who can facilitate bond trades are available from 8 a.m. to 7 p.m. ET, Monday through Friday (excluding market holidays).

Placing an Order by Phone

The TD Ameritrade Interactive Voice Response (IVR) phone system is designed to make managing your account easy, convenient, and economical—24 hours a day, seven days a week (no trading on market holidays). Just call 800-669-3900 from any touch-tone phone, and the system will lead you through the quote and order process and prompt you to make appropriate entries using your telephone keypad and voice commands. The system also lets you receive real-time quotes. For more information regarding the IVR System please refer to the Interactive Voice Response Phone System Instruction PDF located at: <https://www.tdameritrade.com/service/form-library.page>.

Note: TD Ameritrade cannot accept orders for stocks, options, mutual funds, or bonds via U.S. mail, email, or fax.

在我们的网站上下订单

我们方便、私密、安全的交易网站(tdameritrade.com)为您提供全天候账户的使用，使您的投资管理变得简单易行。通过我们的网站，您可以：

- 下单
- 检索报价
- 查询余额
- 查询仓位
- 查核订单
- 保存订单

通过移动设备和自动客服下订单

德美利证券为客户提供通过TD Ameritrade Mobile或TD Ameritrade Mobile Trader(我们的两个移动交易应用程序)或在其他移动或桌面应用程序中使用我们的自动客服管理其账户的能力。这些包括为iPhone、iPad、BlackBerry和Android™定制的移动应用程序。我们还提供移动版网站，可通过任何有标准移动网络浏览器的设备访问。

TD Ameritrade Mobile、TD Ameritrade Mobile Trader和自动客服允许您进行交易、收取实时报价、查看账户仓位、编辑和取消订单、查看订单状态和获取市场信息等等。

在美国交易所上市的股票、ETFs和期权网上交易的佣金为0.00美元。期权交易每份合约费用为0.65美元。场外交易(OTC)股票(未在美国证券交易所上市的股票)的在线交易收取\$ 6.95佣金。

要下载移动应用程序，请进入移动设备上的应用程序商店，或从移动设备访问tdameritrade.com，然后选择工具和平台>移动交易。

注意：市场波动性、交易量和系统可用性可能会延迟账户使用和交易执行。

获取实时市场数据的条件是先接受交易所协议。专业人员的使用会有所不同。

通过经纪人下订单

当您下一个需要特殊处理的订单时，您可能会希望直接与懂行的经纪人交谈。我们的经纪人可以为您下单交易，并回答有关您交易的具体问题。请记住，德美利证券经纪人仅负责帮助您下单，而不会提供投资建议或意见。如果你想要关于固定收益产品的指导，您可以要求任何德美利证券的经纪人将您转接给适当的工作人员。

致电800-669-3900联系我们持牌经验丰富的经纪人，服务时间为一周七天，每天24小时。

可以协助债券交易的固定收益专员的服务时间为美东时间上午8点到下午7点，周一至周五(不包括市场假日)。

通过电话下订单

德美利证券电话通(IVR)电话系统旨在使您轻松便捷且经济地管理您的账户 - 每周7天，每天24小时(市场假日无交易)进行管理。只需通过任何按键式电话拨打800-669-3900，系统将引导您完成报价和订单流程，并提示您使用电话键盘进行适当的输入和语音指令。该系统还可以让您收到实时报价。有关IVR系统的更多信息，请参阅电话通电话系统说明PDF，网址为：https://www.tdameritrade.com/zh_CN/why-td-ameritrade/contact-us/form-library.page。

注意：德美利证券不接受通过美国邮件、电子邮件或传真发送的股票、期权、共同基金或债券的订单。

COMMISSIONS

TD Ameritrade provides a flat-rate commission schedule, regardless of how many shares you trade, and with no order handling fees. Trades executed in multiple lots on the same day are charged a single commission. Trades partially executed over multiple trading days are subject to any applicable commission charges for each trading day.

Stocks and Options

| | Stocks | Options |
|--|---------|-----------------------------------|
| Internet orders: | \$0.00 | \$0.00 (+\$0.65 fee/contract) |
| Interactive Voice Response (IVR) phone orders: | \$5.00 | \$5.00 (+\$0.65 fee/contract) |
| Broker-assisted market and limit orders: | \$25.00 | \$25.00 (+\$0.65 fee/contract) |
| Options exercise or assignment: | | \$0.00 |

* A \$6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

**Index Options have additional fees as charged by the exchange. Please see the Index Option Fee section at the end of this document.

Mutual Funds

| Funds | Price |
|-------------------------------|---|
| No-Transaction-Fee Funds | No commission |
| No-Load Transaction Fee Funds | Up to \$49.95 or **\$74.95 for buys \$0 for sells |
| Load Funds | No commission† |

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 TD Ameritrade's 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. Only no-transaction-fee (NTF) funds (except Direxion, ProFunds, and Rydex) held 180 days or fewer 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 fees addressed in the fund prospectus.

†The fund family may also charge fees as detailed in the fund prospectus.

**An increased transaction fee applies to your purchases of funds from certain fund families that do not pay TD Ameritrade for record keeping, shareholder, and other administrative services on the shares that you have purchased.

Fixed Income

| Bonds | Price |
|-----------------------|---------------------------|
| Treasuries at auction | Available Commission Free |
| All other bond trades | On a net yield basis |

| CDs | Price |
|-----------|----------------------|
| New Issue | On a net yield basis |
| Secondary | On a net yield basis |

| UITs | Price |
|-----------|---------------------------|
| New Issue | Placement fee from issuer |
| Secondary | Placement fee from issuer |

TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal and receiving compensation on a net yield basis, we will add a markup to any purchase, and subtract a markdown from every sale. The markup or markdown will be included in the price and yield quoted to you. Bond and CMO Buy orders are subject to a five-bond (\$5,000 par value) minimum. CD Buy orders are subject to a two-CD (\$2,000 par value) minimum.

佣金

德美利证券提供统一佣金费率，无论您交易多少股，且不会收取其它订单处理费用。订单在同一天执行的多笔交易仅收取一次佣金。在多个交易日部分执行的交易将按每个交易日收取相适用的佣金。

股票和期权

| | 股票 | 期权 |
|-----------------|---------|----------------------------|
| 网上下单: | \$0.00 | \$0.00 (+\$0.65 费用/合约) |
| 电话通 (IVR) 电话订单: | \$5.00 | \$5.00 (+\$0.65 费用/合约) |
| 经纪人协助的市价单和限价单: | \$25.00 | \$25.00 (+\$0.65 费用/合约) |
| 期权行使或指派: | | \$0.00 |

*场外交易(OTC)股票(未在美国证券交易所上市的股票)的在线交易收取 \$ 6.95佣金。

**指数期权有由交易所收取的额外费用。请参阅本手册最后一页的“指数期权费用”部分。

共同基金

| 基金 | 价格 |
|-----------|--|
| 无交易费基金 | 无佣金 |
| 无销售费交易费基金 | 最高至 \$49.95 或 **\$74.95买入 \$0 卖出 |
| 销售费基金 | 无佣金† |

德美利证券从参与其无销售费、无交易费计划的基金公司收取报酬，用于记录维持和股东服务以及其他管理服务。德美利证券就这些服务的报酬部分是基于德美利证券客户在这些基金中投资的金額。无交易费基金有适用于在基金中继续投资的其他收费和费用，详情请见招股公开说明书。只有持有期为180天或更短的无交易费(NTF)基金(除了Direxion、ProFunds和Rydex)需要交纳短期赎回费，这将是49.99美元的固定费用。这笔费用是基金招股公开说明书中提到任何费用之外的费用。

†基金家族也可能收取费用，详情请见基金招股公开说明书。

**对于您所购买的某些不向德美利证券支付所购股票记录保存、股东和其他管理服务的基金家族，会被收取更高的交易费。

固定收益

| 债券 | 价格 |
|----------|--------|
| 拍卖的国债 | 可免佣金交易 |
| 所有其他债券交易 | 基于净收益率 |

| 定存 | 价格 |
|------|--------|
| 新发行 | 基于净收益率 |
| 二级市场 | 基于净收益率 |

| 单位投资信托(UITs) | 价格 |
|--------------|-----------|
| 新发行 | 来自发行人的配售费 |
| 二级市场 | 来自发行人的配售费 |

德美利证券可能以主委托人的身份进行任何固定收益交易。当作为主委托人并基于净收益收取报酬时，我们将对任何买入加价，并对任何卖出减价。加价或减价将包含在您的价格和所报的收益率中。债券和CMO买入订单的最低限额为五张债券(\$5,000面值)。定存入订单最低限额为两张定存(\$2,000面值)。

MARKET SESSIONS

Regular Trading

Trades are executed during normal market hours (currently 9:30 a.m. to 4 p.m. ET). If an order is placed after market hours, it will be sent to the marketplace for the next business day's trading session. Options market hours are generally 9:30 a.m. to 4:15 p.m. ET. Most equity and narrow-based index options stop trading at 4 p.m., and broad-based index options stop trading at 4:15 p.m. TD Ameritrade accepts market, limit, stop and stop-limit option orders during regular market hours. Outside of regular market hours, market option orders for opening transactions are not permitted. Mutual fund orders placed after a specific fund's cutoff time will usually receive the following business day's net asset value (NAV).

Extended-Hours Trading

TD Ameritrade offers pre-market and after-hours trading sessions as well as an overnight session for a limited number of securities. The AM session is from 7 a.m. through 9:28 a.m. ET, Monday through Friday. The PM session is from 4:02 p.m. through 8 p.m. ET, Monday through Friday (excluding market holidays).†† This service allows clients to trade more than 8,000 equity securities outside of normal market hours. The Extended Hours Overnight session contains all sessions from 8 p.m. until 8 a.m. ET, Sunday through Friday, for a limited number of securities.

- To place an Extended-Hours Trade, log in to your account and go to Trade > Stocks & ETFs. Then select "Extended AM", "Extended PM", or EXTO (Extended Overnight) from the Time-in-Force menu. You can also select "Day + extended hours" or "GTC + extended hours" to place an order that is active for both the regular and Extended-Hours Trading sessions, 7 a.m. through 8 p.m. ET. In addition, you can select GTC + EXTO to place an order that is active for all sessions until either filled, canceled, or expires. You can enter the date you would like your GTC + EXTO order to be canceled, up to six months from the date the order was placed. Extended-Hours Trading is subject to unique risks and rules that are different from the normal trading session, including different procedures for placing trades. Please review the Extended-Hours Trading rules before you decide to participate.

††The closing time for Extended-Hours Trading is subject to change.

MARKETPLACE RULES

Orders are accepted subject to the rules and policies of the various exchanges and execution points. Marketplace rules also differ between normal and Extended-Hours Trading sessions. If an order is rejected, TD Ameritrade may attempt to contact you. It is important that you maintain your TD Ameritrade profile with a current phone number and email address. For more information on updating your personal contact information, please see "Updating Your Account Profile" on Page 24.

Order Types

Select the order type from the following choices:

- **Market** – Choosing "Market" for the order type indicates that you wish to seek an immediate execution for your order at the next available market price.
- **Limit** – Choosing "Limit" for the order type indicates that you wish to seek the purchase or sale of a stock at a specific price or better. Please remember that stocks and options can trade on multiple exchanges, but an order can only be placed with one exchange or market maker. Therefore, your order is entitled to be filled in the marketplace with which it was placed. Be careful not to assume your order has been executed simply because the stock or options trade at the price specified in your limit order. If the security trades through your price, contact a TD Ameritrade representative for a possible confirmation.

市场时段

正常交易时段

交易在正常的市场交易时段内执行(目前是美东时间上午9:30至下午4点)。如果在市场收盘之后下单,其则将下一个工作日的交易时段被发送到市场。期权市场交易时间一般是美东时间上午9:30到下午4:15。多数股票和窄基指数期权在4点之前停止交易,广基指数期权在4:15之后停止交易。德美利证券在正常股市开盘期接受市价单、限价单、止损单和止损限价期权订单。在正常市场开盘期之外,不允许开仓交易的期权市价订单。在特定基金截止时间之后提交的共同基金订单通常将收到的是下一个工作日的资产净值(NAV)。

延长交易时段

德美利证券提供盘前和盘后交易时段以及有限数量证券的隔夜交易。盘前交易时段为美东上午7点到上午9点28分,周一到周五。盘后交易时段从美东下午4:02开始。到晚上8点,周一至周五(不包括市场假日)††此服务允许客户在正常市场时间以外交易超过8,000种证券。延长隔夜时段为有限数目的证券提供从美东晚上8点开始直到早上8点、周日到周五的所有时段的交易。

- 要进行延长时段交易,请登录您的账户并进入交易>股票和ETF。然后从有效期菜单中选择“盘前”,“盘后”或EXTO(隔夜延长)。您也可以选择“当天+延长时段”或“GTC+延长时段”来下订单,它在正常交易时段和延长交易时段都有效,时间为美东时间上午7点到晚上8点。另外,您可以选择GTC+EXTO来下单,并在所有时段有效,直至成交、取消或过期。您可以输入您希望取消GTC+EXTO订单的日期,最多可以从下单之日起六个月。延长时段交易有与正常交易时段不同的独特风险和规则,包括下单交易的不同流程。请在决定参与之前请查看延长交易时段的规则。

††延长时段交易的收盘时间可能会有所变动。

市场规则

订单是按照各个交易所和执行点的规则和政策接受的。正常交易时段和延时交易时段之间的交易规则也有所不同。如果一个订单被拒绝,德美利证券可能会尝试与您联系。维护具有当前电话号码和电子邮件地址的德美利证券个人资料很重要。有关更新个人联系信息的更多信息,请参阅第24页的“更新您的账户资料”。

订单类型

从以下选项中选择订单类型:

- **市价单** - 选择“市价单”订单类型表示您希望以下一个市场价格立即执行您的订单。
- **限价单** - 选择“限价单”订单类型表示您希望以特定价格或更好的价格买入或卖出股票。请记住,股票和期权可以在多个交易所进行交易,但每个订单只能由一个交易所或做市商进行。因此,您的订单只能在下单的市场成交。请注意不要只是因为股票或期权以您的限价订单中指定的价格交易,就认为您的订单已经被执行。如果证券交易价格穿过了您的价格,请联系德美利证券代表进行确认。

- **Stop** – When placing a Stop order to buy, enter a stop price above the ask price. When placing a Stop order to sell, enter a price below the current bid price. Stop orders for ETFs, and for NYSE, NASDAQ, and over-the-counter bulletin board (OTCBB) securities are typically activated by a print (trade) at the stop price. Some advanced platforms will allow you to modify the order to activate off of a quotation. An options Sell-Stop is activated by the print (trade) price or ask/offer price. An options Buy-Stop is activated by the bid price, or a print (trade). Stop orders are accepted on listed stocks, NASDAQ (NMS) stocks, and most options.

Note: Stop prices are not guaranteed execution prices.

- **Stop market** – A “stop market order” becomes a “market order” when the “stop price” is reached and firms are required to execute a market order fully and promptly at the current market price. Therefore, the price at which a stop market order ultimately is executed may be very different from your “stop price.” Accordingly, while you may receive a prompt execution of a stop order that becomes a market order, during volatile market conditions, the execution may be at a significantly different price from the stop price if the market is moving rapidly.
- **Stop limit** – A “stop limit” order becomes a “limit order” when the stock reaches the “stop price.” A “limit order” is an order to buy or sell a security for an amount no worse than a specific price (i.e., the “limit price”). By using a stop limit order instead of a stop market order, you will receive additional certainty with respect to the price that you receive for the stock. However, you also should be aware that, because brokers cannot sell for a price that is lower (or buy for a price that is higher) than the limit price selected, there is the possibility that the order will not be executed at all. Generally you should use limit orders in cases where you want to prioritize achieving a desired target price more than getting an immediate execution irrespective of price.

Stop orders may be triggered by a short-lived, dramatic price change. During periods of volatile market conditions, the price of a stock can move significantly in a short period of time and trigger an execution of a stop order (and the stock may later resume trading at its prior price level). You should understand that if your stop market order is triggered under these circumstances, there may be a sell at an undesirable price even though the price of the stock may stabilize during the same trading day.

Sell stop orders may exacerbate price declines during times of extreme volatility. The activation of sell stop orders may add downward price pressure on a security. If triggered during a precipitous price decline, a sell stop market order also is more likely to result in an execution well below the stop price.

- **Trailing Stop** – Trailing Stops are orders entered with a stop parameter that creates a moving or “trailing” activation price. Sell Trailing Stop orders may help you control risk on open positions by allowing you to enter a stop order with an activation price that changes with the market. The Stop order works with a ratchet effect, trailing price movements, in a positive direction only. For Sell Trailing Stops, the activation price only moves upward. For Buy Trailing Stops, the activation price only moves downward. If the price reverses direction, the Stop remains at its previous level and will be activated if the price reverses by more than the number of points or percent specified.
 - **Trailing Stop (%)** – For a Trailing Stop based on a percent, enter the percentage amount to trail the current price. A whole number between 1 and 99 can be entered as the trail amount.
 - **Trailing Stop (\$)** – For a Trailing Stop based on points, enter a dollar amount to trail the current price. The trail amount entered should be a minimum of one cent (\$.01) and no greater than the current bid (if a sell).

- **止损单** – 当您以止损订单买入时，输入高于卖方价的止损价格。当您以止损订单卖出时，输入低于当前买方价的止损价格。ETF的止损订单，以及纽约证券交易所、纳斯达克和场外交易布告栏(OTCBB)的证券通常在止损价格被公布(交易)时被激活。一些先进的平台将允许您修改订单以激活报价。一个期权的止损卖单是以公布(交易)价格或卖方价/出价激活。一个期权的止损买单通过买方价或公布(交易)价格激活。挂牌股票、纳斯达克(NMS)股票和大部分期权都接受止损订单。

注意：不保证执行价格是止损价格。

- **止损市价单** – 当达到“止损价格”时，“止损市价订单”变成“市价单”，券商需要以当前的市场价格全部并快速地执行市价单。因此，止损市价单的最终执行的价格可能与您的“止损价格”有很大的差别。因此，尽管您的止损订单成为市价单后被快速执行，但是在市场波动的情况下，如果市场变化迅速，执行价格可能与止损价格相差甚远。
- **止损限价单** – 当股票达到“止损价格”时，“止损限价单”变成“限价单”。“限价单”是买入或卖出不差于特定价格(例如，限价)证券的订单。通过使用止损限价单而不是止损单，您将获得针对股票价格的额外确定性。但是，你也应该知道，因为券商不能以低于所有限价的价格卖出(或以更高的价格买入)，该订单有可能根本不会被执行。一般来说，如果您注重的是达到期望的目标价格，而不是不计价格立即执行您则应使用限价单。

止损单可能会由短暂而剧烈的价格变化被激活。在市场波动情况下，股票价格可以在短时间内大幅移动，并触发止损单的执行(之后股票可能会恢复之前的价格水平交易)。您应该明白，如果在这种情况下您的止损市价单被触发，那么您的订单可能会以不理想价格被卖出，即使股票价格在同一交易日内可能会稳定下来。

在市场极端波动的情况下，卖出止损单可能会加剧价格下跌。卖出止损订单的激活可能会增加证券价格的下跌压力。如果止损市价卖单在价格急剧下跌的过程中被触发，也更有可能导致执行价格远低于止损价格。

- **跟踪止损单** – 跟踪止损单是使用止损参数输入的订单，该参数创建移动或“跟踪”激活价格。跟踪止损卖单可以帮助您控制已有仓位的风险，它允许您以随市场变化的激活价格输入的止损单。止损订单的作用是一个棘轮效应，仅向有利的方面跟踪价格走势。对于跟踪止损卖单，激活价格仅向上移动。对于买入跟踪止损单，激活价格仅向下移动。如果价格反转方向，止损价则保持在先前的水平，并且如果反转价格超过指定的点数或百分比，那么止损价格将被激活。
 - **跟踪止损单(%)** – 对于基于百分比的跟踪止损单，输入跟踪当前价格的百分数。您可以输入1到99之间的整数作为跟踪量。
 - **跟踪止损单(\$)** – 对于基于点数的跟踪止损单，输入跟踪当前价格的美元数量。输入的跟踪金额应至少为1美分(0.01美元)，且不得大于当前的买方价(如果是卖出)。

Order Expiration Choices

After you have selected an order type, select the expiration for the order. Your choices for expiration include:

- **Day** – A Day order entered after 9:30:00 a.m. and before 4:00:00 p.m. ET is valid until 4:00:00 p.m. ET that day. A Day order entered between 4:00:01 p.m. and 9:29:59 a.m. ET is valid from 9:30:00 a.m. to 4:00:00 p.m. ET the next regular market session.
- **Day + Extended Hours** – Orders placed after 12:00:00 a.m. and before 6:59:59 p.m. ET and marked as Day + Ext. are valid between 7:00:00 a.m. and 8:00:00 p.m. ET that day. A Day + Ext. order placed between 8:00:00 p.m. and 6:59:59 a.m. ET is valid between 7:00:00 a.m. and 8:00:00 p.m. ET the next market day. Because some exchanges begin matching orders prior to 7 a.m., an order with an expiration of Day + Ext. might execute before 7 a.m.
- **GTC (Good Till Canceled)** – A GTC order lasts until it is completed or canceled. You can enter the date you would like your GTC order to be canceled, up to six months from the date the order was placed. The order is valid between 9:30:00 a.m. and 4:00:00 p.m. ET. If you specify a date, the order will expire at 4:00:00 p.m. ET on that day. If the date you specify is a market holiday or a weekend, the expiration date will automatically become the last valid market date before that date. Please check the “Order Status” page to see the updated expiration date.
- **GTC + Extended Hours** – A GTC + Ext. order works the same way as a GTC order, except it also includes Extended-Hours Trading sessions each day. GTC + Ext. orders are valid from 7 a.m. through 8 p.m. ET. Because some exchanges begin matching orders prior to 7 a.m., an order with an expiration of GTC + Ext. might execute before 7 a.m. If you specify a date, the order will expire at 8:00:00 p.m. ET on that day. If the date you specify is a market holiday or a weekend, the expiration date will automatically become the last valid market date before that date. Please check under “Order Status” on the *Trade* menu to see the updated expiration date.
- **Extended (Ext.) AM** – An Ext. AM order is valid only between 7:00:00 a.m. and 9:27:59 a.m. ET. Orders marked as Ext. AM and placed after 9:27:59 a.m. and before 7:00:00 a.m. ET the next day are only active for the next AM Extended-Hours Trading session.
Note: AM extended-hours orders received between 9:28 a.m. and 9:30 a.m. ET may be rejected or canceled as too late to enter for the AM Extended-Hours Trading session. Extended-hours orders received after this time may be routed for the following AM Extended-Hours Trading session. Be sure to verify your order status online.
- **Extended (Ext.) PM** – An Ext. PM order is valid only between 4:02:00 p.m. and 8:00:00 p.m. ET. Orders marked as Ext. PM and placed after 8:00:00 p.m. and before 4:02:00 p.m. ET the next day are only active for the next PM Extended-Hours Trading session.
- **Extended (Ext.) Overnight (Limited Securities Offered)** – An EXTO order is valid for all sessions between the hours of 8:00:00 p.m. and 8 a.m. ET, Sunday through Friday.
- **GTC + Extended (Ext.) Overnight (Limited Securities Offered)** – A GTC + EXTO order is valid for all sessions for 24 hours until the order is either filled, canceled, or expires. You can enter the date you would like your GTC+ EXTO order to be canceled, up to six months from the date the order was placed.

Special Instructions

You may specify any of the following special instructions:

- **AON (all-or-none)** – Choosing “AON” indicates that you want your order to be executed in its entirety or not at all.
Note: AON orders have the lowest priority in the market.
- **DNR (do-not-reduce)** – Choosing “DNR” indicates that you want your order to be executed without reducing the limit price to reflect future dividend declarations. To use this command, select “GTC” as the order expiration.

订单到期选择

选择订单类型后，选择订单到期日。您到期日的选择包括：

- **当日单** –在美东时间上午9:30:00之后至下午4:00:00输入的当日单，在当天下午4:00点以前有效。在美东时间下午4:00:01至上午9:29:59输入的当日单将在下一个正常市场时段美东时间上午9:30:00到下午4:00:00有效。
- **当日 + 延长时段** –在美东时间上午12:00:00之后至下午6:59:59之间下的单被标记为当日 + 延长时段，在当日美东时间上午7:00:00至晚上8:00:00之间有效。在美东时间下午8:00:00至上午6:59:59之间下的当日 + 延长时段订单，将在下一个市场交易日的上午7:00:00至晚上8:00:00 ET有效。由于有些交易所在上午7点之前开始匹配订单，所以当日 + 延长时段订单可能会在上午7点之前被执行。
- **取消前有效订单(GTC)** – GTC订单会一直持续到成交或被取消为止。您可以输入您希望取消GTC订单的日期，最多可以设到下单之日起六个月。订单在美东时间上午9:30:00至下午4:00:00之间有效。如果您指定了日期，订单将在那天美东时间下午4:00点过期。如果您指定的日期是市场假日或周末，则到期日将自动改为该日期之前的最后一个有效市场交易日。请查看“订单状态”页面查看更新的到期日。
- **GTC + 延长时段** – GTC + 延长时段的运作方式与GTC订单一样，只不过每天还包括延长交易时段。GTC + 延长时段订单在美东时间上午7时至下午8时是有效的。由于有些交易所在上午7点之前开始匹配订单，所以在GTC + 延长时段到期的订单可能会在上午7点之前被执行。如果您指定日期，则订单将在当日美东时间下午8:00:00时过期。如果您指定的日期是市场假日或周末，则到期日将自动改为该日期之前的最后一个有效市场交易日。请查看交易菜单下的“订单状态”查看更新的到期日。
- **盘前延长时段** –盘前延长时段订单仅在美东时间上午7:00:00至上午9:27:59之间有效。订单标记为盘前(Ext. AM)，且在美东时间上午9:27:59至后一天上午7:00:00之间下的单只能在下一个盘前延长交易时段有效。
注意: 在上午9时28分至上午9时30分之间收到盘前延长时段订单，可能会被拒绝或取消，这是由于来不及进入盘前延长交易时段。在此时间之后收到的延长时段订单可能会被转到下一个盘前延长交易时段。请确保在网上确认您的订单状态。
- **盘后延长时段** –盘后延长时段订单仅在美东时间下午4:02:00至晚上8:00:00之间有效。订单标记为盘后(Ext. PM)，且在美东时间晚上8:00:00至后一日下午4:02:00之间下的单只能在下一个盘后延长交易时段有效。
- **隔夜延长时段(提供的证券有限)** –隔夜延长时段(EXTO)订单适用于美东时间晚上8:00:00至早上8点的所有时段，周日至周五。
- **GTC+ 隔夜延长时段(提供的证券有限)** – GTC+ 隔夜延长时段(GTC + EXTO) 订单适用于每日24小时所有时段，直至订单完成、取消或到期。您可以输入您希望您的GTC+ EXTO取消的日期，最多可以设到下单之日起六个月。

特别指示

您可以指定以下任何特别指示：

- **全部成交否则不做(AON)** – 选择“AON”表示您希望您的订单一次性全部全执行或不执行。
注意：AON订单在市场上的优先级最低。
- **不减价(DNR)** –选择“DNR”表示您希望执行您的定单在执行时不降低限价来反映未来宣布的股息。要使用此指令，请选择“GTC”作为订单到期日。

- **FOK (fill-or-kill)** – Choosing “FOK” indicates that you want the immediate purchase or sale of a specified amount of stock at a specified price. If the order cannot be filled immediately and in its entirety, it is automatically canceled.
- **AON/DNR** – Choosing “AON/DNR” means you wish to specify the instructions for both all-or-none and do-not-reduce instructions (see above). To use this command, select “GTC” as the order expiration.

Order Routing and Execution

Unless you specify the market for execution, TD Ameritrade will decide where to route your orders for execution.

We consider a wide variety of factors in determining where to direct your orders, such as execution price, opportunities for price improvement (which happens when an order is executed at a price that is more favorable than the displayed national best bid or offer), market depth, order size and trading characteristics of the security, efficient and reliable order-handling systems and market center service levels, speed, efficiency, accuracy of executions, and the cost of executing orders at a market.

If you instruct us to route your order to a particular market for execution (“Direct Routing”), and we accept your order and instruction, we are not required to make a best-execution determination beyond executing the order promptly and in accordance with the terms of your order. Instructions to direct your order to certain market centers could incur additional fees.

Order Review

TD Ameritrade reserves the right to review orders before sending them to the market to ensure they comply with the rules and policies of TD Ameritrade and the securities markets. The order review process may delay the routing of orders to exchanges or market makers. If it is determined that processing or executing the order poses an unreasonable risk to our clients or our firm, or that it could disrupt the market or our operations, the order will be canceled.

Order Verification

To avoid an error or misunderstanding, your orders placed by phone will always be read back to you for your review and acceptance. When an order is placed on our website, you will be presented with a review screen, unless you activate Express Trading.

Note: You should review the order accuracy and, if necessary, make any corrections before placing the order. This step is very important. Your order will be placed exactly as it was read back by the broker or phone system, or exactly as it appeared on the order read-back screen on our website.

In all circumstances, it is your responsibility to make sure order information is correct, that the execution of an order does not conflict with any outstanding orders placed within either trading session, and that the account has sufficient funds to purchase—or the shares or the position to sell—the specified asset. You should share any potentially relevant information with the broker.

Editing and Canceling Orders

Open orders can be edited and canceled through the TD Ameritrade website, our IVR phone system, or with a TD Ameritrade broker. It is important to remember that all orders are considered new unless we are instructed to cancel a previous order.

- **Editing an order.** An order can be edited only to change the terms of an existing order. The marketplace must receive the information and make the change before the original order is executed in full. If this does not occur, the edited order will be canceled. If the original order is partially executed, then any remaining shares of the original order will be processed in the marketplace in accordance with the terms of the edited order. You will be charged any applicable commission when the original order is executed and any separate commission when the edited order is executed. The order will also be charged separate commissions if the order executions take place in more than one trading session.

Note: Some orders cannot be completely filled at one time (due to share availability), so you may receive partial executions throughout the day or (in the case of a GTC order) over the course of several days. Trades executed in multiple lots on the same trading day are charged a single commission. Trades partially executed over multiple trading days are subject to commission charges for each trading day.

- **执行或取消(FOK)** –选择“FOK”表示您希望以指定价格立即买入或卖出指定数量的股票。如果订单不能立即全部成交，则会被自动取消。
- **AON/DNR** –选择“AON/DNR”意味着您希望指定“全部成交否则不做”和“不减价”的指令说明(请参阅上文)。要使用此命令，请选择“GTC”作为订单到期日。

订单传送与执行

除非您指定执行市场，否则德美利证券将决定把您的订单传送到何处执行。

我们考虑各种各样的因素来确定您订单的传送地点，如执行价格、价格改善机会(当订单以比所显示的全国最佳买方价或卖方价更有利的价格执行时)、市场深度、订单大小和证券的交易特点、高效可靠的订单处理系统和市场中心服务水平、执行的速度、效率和准确性，以及市场执行订单的成本。

如果您指示我们将您的订单传送到指定的市场进行执行(“直接传送”)，并且我们接受您的订单和指示，那么除了根据您订单的条件迅速执行订单外，我们无需做最佳执行的判断。将订单传送到指定市场中心的指示可能会产生额外的费用。

订单审核

德美利证券保留在将订单发送到市场之前对订单进行审核的权利，以确保其遵守德美利证券和证券市场的规则和政策。订单的审核过程可能会延迟将订单传送到交易所或做市商。如果确定处理或执行订单将对我们的客户或我们公司构成不合理的风险，或者可能扰乱市场或我们的运营，那么订单将被取消。

订单确认

为了避免错误或误解，我们会将您通过电话下的订单回读给您，以便您确认并接受。当您在我们的网站上下单时，除非您启动快速交易(Express Trading)，否则您将看到一个核查订单屏幕。

注意：您应该检查订单的准确性，如有必要，请在下订单之前进行更正。这一步非常重要。您的订单将完全按照经纪人或电话系统回读的方式下单，或完全按照我们网站上订单核查屏幕上所显示的方式进行下单。

在任何情况下，您都有责任确保订单信息的正确性，执行订单不会与任何在交易时段内制定的任何尚待执行订单冲突，且该账户中有足够资金买入- 或者有股份或仓位卖出所指定资产。您应该与经纪人分享任何潜在的相关信息。

编辑和取消订单

尚待执行订单可以通过德美利证券网站、我们的IVR电话系统或德美利证券经纪人进行编辑和取消。请记住，除非指示我们取消以前的订单，否则所有订单都被视为新订单。

- **编辑订单。**只能对现有订单的条件进行更改。市场必须在原订单全部成交前收到信息并进行更改。如果不是这样，编辑的订单将被取消。如果原始订单被部分执行，那么原始订单的剩余部分将根据编辑订单的条件在市场上进行处理。当您原始订单被执行时将收取相适用的佣金，当编辑订单被执行时将收取单独的佣金。如果订单执行发生在多个交易时段，那么该订单也将被收取单独的佣金。

注意：有些订单不能一次全部成交(由于股份有限)，因此您的订单可能会在一天内、或者(如果是GTC订单)在几天的时间内被部分执行。在同一个交易日分批执行的交易仅收取一次佣金。在多个交易日部分执行的交易将按每个交易日收取佣金。

For example, suppose you place an order to sell 1,000 shares of XYZ. On day one, you receive a fill of 500 shares. On day two, you receive one fill of 300 shares and another fill of 200 shares. Two commissions will be charged—one for the fill on day one and one for the two fills on day two. If you choose to cancel the order after day one, only one commission will be charged.

- **Canceling an order.** Requests for cancellations must be received and processed by the exchange or market maker. If the marketplace has executed the original order, the order will not be canceled because the executed order is “too late to cancel.” Under normal circumstances, market orders cannot be canceled if the stock or underlying asset is trading.

Note: Please call Client Services for a “definite out” before you place other orders. Otherwise, you are responsible if the account exceeds its available funds or oversells a position.

Settlement of Trades

Federal securities regulations require stock and bond trades to be settled within two business days after the transaction. Under special circumstances, more stringent requirements can be implemented. Options, most mutual funds, and some U.S. Treasury securities are settled the next business day.

Partial Fills

A partial fill is an order executed with fewer shares (or options contracts) than specified by the order quantity. Trades executed in multiple lots on the same trading day are charged a single commission. Trades partially executed over multiple trading days are subject to separate commission charges for each trading day. If the order is edited after the first partial fill, additional commission charges may apply—see “Editing and Canceling Orders” on Page 13 for more information.

Trading Restrictions in Cash Accounts

Under applicable interpretations issued by the staff of the Board of Governors of the Federal Reserve System, cash account clients are prohibited from making a practice of selling securities prior to making full cash payment for their prior purchase. Such payment can be made using existing cash in the account, the proceeds of settled sales of fully paid-for securities, and additional cash deposits. Proceeds of a sale may not be included as cash before the settlement date if the shares being sold have not been fully paid for.

The following hypothetical examples illustrate activities that will result in an account being restricted:

Example #1:

- A client is holding \$10,000 in a cash account. The client then makes the following transactions:
- The client buys a position in Company A for \$10,000, applying the \$10,000 in cash to pay for the purchase:
- The client then sells that position in Company A and nets at least \$10,000 in sale proceeds.
- If the client sells Company A prior to the settlement of the buy, the client will be unable to use the proceeds of the sale to make another purchase. If the original buy has settled the sale proceeds are free to use.

Example #2:

- Client has a position in Company B and \$0.00 cash available, then makes the following transactions.
- The client sells Company B and nets \$10,000 in cash proceeds.
- The same trading day, the client buys Company C stock for \$10,000.
- If the client sells Company C prior to the settlement of the original sale the transaction would be deemed a good faith violation as the Company C stock was sold before the account had sufficient funds to fully pay for the purchase.

Trading in the aforementioned manner in a cash account may result in a 90-day restriction, limiting purchases to the settled cash in the account on the trade date. In addition, all opening transactions must be placed with a broker to ensure settled cash is available for the trade. These restrictions may be avoided by depositing funds to your account, combining accounts, or converting to a margin account.

例如，假设您下订单卖出1000股XYZ股票。在第一天，你会收500股成交。在第二天，你收到300股成交，并另收到200股成交。您将被收取两次佣金，第一天一笔的一次，第二天两笔的一次。如果您在第一天之后选择取消订单，则只收取一笔佣金。

- **取消订单。**交易所或做市商必须收到和处理取消要求。如果市场已经执行了原始订单，那么订单将不会被取消，因为执行的订单已经是“太迟而无法取消”。在正常情况下，如果股票或底层资产有在交易，市价单就不能被取消。

注意：请在下其他订单之前，致电客户服务部门进行“取消确认”。否则，如果账户超出其可用资金或超卖仓位，那么将由您来负责。

交易结算

联邦证券法规要求股票和债券交易要在交易后的两个工作日内结算。在特殊情况下，可能实行更严格的要求。期权、大部分共同基金和一些美国国债会在下一个工作日结算。

部分成交

部分成交是指执行股数少于指定的股数(或期权合约)的订单。在同一个交易日内多笔执行的交易只收取一笔佣金。在多个交易日部分执行的交易将按每个交易日单独收取佣金。如果在第一次部分成交订单后编辑订单，那么可能需要额外的佣金 - 请参阅第13页上的“编辑和取消订单”以了解更多信息。

现金账户中的交易限制

根据联邦储备系统理事会工作人员的适用解释，现金账户客户在以全额现金付清前一次买入前，禁止习惯性卖出证券。此类支付可以使用账户中的现有现金、卖出全部支付证券的结算收入和额外的现金存款。如果卖出的股份尚未全部付清，那么在结算日期前出售所得款项可能不会被视为现金。

以下假设示例阐述了可以导致账户被限制的活动：

示例1：

- 客户的现金账户持有\$10,000。然后客户进行以下交易：
- 客户买入A公司的\$10,000仓位，并以\$10,000现金支付买入：
- 客户随后卖出A公司的仓位，并获得至少\$10,000的净销售收入。
- 如果客户在所买入的公司A仓位结算之前出售该仓位，则客户将无法使用售出所得购买其他仓位。如果原始购买已结算，那么售出所得将可以用于购买仓位。

示例2：

- 客户持有公司B的仓位，且可用现金为\$0.00，进行了以下交易。
- 客户售出了公司B的仓位，并获得\$ 10,000的现金收入。
- 在同一交易日，客户以10,000美元的价格购买了C公司的股票。
- 如果客户在原始销售结算之前出售C公司的仓位，则该交易将被视为违规操作 (good faith violation)，因为在出售C公司的股票时账户中还没有足够的资金来支付购买该股费用。

在现金账户中以上述方式进行交易可能会导致90天的限制，限制账户只能用结算的现金在交易当日买入。此外，所有开仓交易都必须通过经纪人交易，以确保账户有可用于交易的结算。您可以通过将资金存入您的账户、合并账户或转换为融资融券账户来避免这些限制。

Note: Margin trading increases risk of loss and includes the possibility of a forced sale if account equity drops below required levels. Margin is not available in all account types. Carefully review the *Margin Handbook and Margin Disclosure Document* for more details.

ACCOUNT HISTORY

Courtesy Fill Notifications (CFNs)

TD Ameritrade also provides a Courtesy Fill Notification for each trade. Although it is not a legal trade confirmation, it is usually a much faster way to receive notification of a completed trade. A CFN notifies you of your trade execution as soon as possible via email. To designate how you would like to receive confirmations and CFNs, log in to your account and go to Client Services > My Profile > General and make your selections in the "Communication" section.

Trade Confirmations

Each time an order is executed, you will receive a legal trade confirmation as required by industry regulations. This confirmation is not a bill. It's a record of your transaction. Please examine your confirmation carefully and contact TD Ameritrade Client Services within two business days of receiving the confirmation if you have any questions. There is no charge for confirmations.

Account Statements

If you would like to receive monthly or quarterly paper statements via U.S. mail, you will be assessed a \$2 fee per statement. Client accounts with a liquidation value of \$10,000 or more can receive monthly or quarterly paper statements at no charge. If you would like to receive electronic statements each month, you can subscribe to this service at no cost. You will receive an email at the beginning of each month notifying you that your statement is available online. Certain types of activity require a monthly statement, either electronically or via U.S. mail.

Note: You may request replacement copies of paper statements via U.S. mail for \$5 per copy.

Tax Documents

TD Ameritrade will send a 1099 Form no later than February 15 for reporting the previous year's activity.

Tax-Related Platform Displays

Tax lot and performance reporting is made available by TD Ameritrade on our platforms for general reference and education purposes. TD Ameritrade is not responsible for the reliability or suitability of the information for those securities that are not "covered." However, for those securities defined as "covered" under current IRS cost basis tax reporting regulations, TD Ameritrade is responsible for maintaining accurate basis and tax lot information for tax reporting purposes. TD Ameritrade uses the services of GainsKeeper to do so and may display GainsKeeper's information to its clients in various ways. TD Ameritrade is solely responsible for the accuracy of tax lot basis information it makes available to its clients for "covered" securities, whether through the GainsKeeper system or otherwise. TD Ameritrade does not provide tax advice. You may wish to consult independent sources with respect to tax lot and performance reporting.

Current profit and loss calculations for trades are also presented on our various platforms. Such calculations do not reflect transaction costs, which will impact actual results.

注: 融资融券交易增加了损失的风险，并包括如果当账户净资产低于规定水平的情况下被强制出售的可能性。融资融券不适用于所有账户类型。请仔细阅读融资融券手册和融资融券披露文件以了解更多详情。

账户历史

订单成交礼貌性通知 (CFN)

出于礼貌，德美利证券还为每笔交易提供订单成交通知。虽然这不是法定交易确认，但这通常比收到交易成交通知的方式要快得多。CFN会通过电子邮件尽快通知您的交易已执行。要指定您希望接收确认和CFN的方式，请登入到您的账户，然后进入客户服务>我的资料>一般资料，然后在“通讯”部分进行选择。

交易确认单

每次订单被执行时，您将收到行业法规要求的法定交易确认单。这个确认不是账单，而是您交易的记录。请仔细检查您的确认单，如果您有任何问题，请在收到确认单的两个工作日内联系德美利证券客户服务。确认单为免费提供。

账户对账单

如果您想通过美国邮政每月或每季度接收纸质对账单，那么您将被征收为每份对账单\$2的费用。清仓价值为\$10,000或以上的客户账户可以免费获得每月或每季度的纸质账单。如果您想每月收到电子对账单，您可以免费订阅此服务。您将在每个月初收到一封电子邮件，通知您可以在网上获取对账单。某些类型的活动需要每月提供对账单，通过电子或美国邮政。

注: 您可以要求额外的、通过美国邮政寄送的纸质对账单副本，每份\$5。

税务文件

德美利证券将在2月15日之前发送1099表格报告上一年的活动。

税务相关平台显示

德美利证券在我们的平台上提供税务批号计税和表现报告，以供一般参考和教育之用。德美利证券不对那些不“受影响”证券信息的可靠性或适宜性负责。然而，对于根据现行IRS成本基础税收报告规则下被定义为“受影响”的证券，德美利证券负责维护用于报税目的的成本基础和税务批号的准确性。德美利证券使用GainsKeeper的服务来提供这种服务，并可能以不同方式向客户展示GainsKeeper的信息。无论是通过Gainskeeper系统还是其他方式，德美利证券将全权负责只为客户提供“受影响”证券的税务批号成本基础信息的准确性。德美利证券不提供税务建议。有关税务批号和表现报告，您可能需要向独立来源进行咨询。

当前的交易盈亏计算也呈现在我们的各种平台上。此类计算不能反映会影响实际结果的交易成本。

ACCOUNT SERVICES

Dividends

When a company declares a dividend, it establishes a date on which the shareholders of record are entitled to receive the dividend. This "record date" is established for the administrative purposes of the corporation. The first day a stock trades without the declared dividend is called the "ex-dividend day."

On the ex-dividend day, the opening price of the stock is adjusted to reflect the fact that shareholders are no longer entitled to receive the dividend payment. This is done by lowering the price of the security by the amount of the dividend. If you buy a stock on or after the ex-dividend day, you have bought it without the dividend. If you sell stock on or after the ex-dividend day, you are entitled to receive the dividend.

Open Buy-Limit, Sell-Stop, and Sell-Stop-Limit orders are automatically adjusted for the dividend to the nearest penny, unless you specify DNR (do-not-reduce) when the order is placed. All dividends collected for your account through the month are held in the account unless you contact TD Ameritrade and instruct us to pay them out. In these cases, the dividends are collected and paid out once at the end of the month. A check will be automatically sent only if the accrued dividends total \$10 or more.

All eligible distributions, including regular and optional dividends, and capital gains distributions, will be paid to the account in cash unless the account has been enrolled in TD Ameritrade's Dividend Reinvestment Program (DRIP). Once the account is enrolled in DRIP, eligible distributions will be processed in accordance with the dividend reinvestment instructions.

Dividend Reinvestment Program (DRIP)

TD Ameritrade's Dividend Reinvestment Program (DRIP) allows you to easily and automatically reinvest dividends at no cost. There are no commissions or service fees for participating in the program.

Reinvesting dividends over time can have a significant and positive impact on your overall return. Dividend reinvestment provides you with potential earnings on your earnings, which may increase your returns significantly in the long run. There are no complicated decisions to make and no need to determine where to reinvest the money. Your portfolio keeps growing in the stocks you've already chosen.

How Does It Work?

DRIP offers automatic reinvestment of shareholder dividends into additional shares of the company's stock. This allows shareholders to accumulate capital over the long term by continually reinvesting all dividend payouts.

Over 5,000 U.S. exchange-listed stocks and most American Depositary Receipts (ADRs) are eligible for the program. It is available for most common stocks, preferred stocks, and closed-end funds. Most cash distributions (including regular and optional dividends) and capital gains distributions can be reinvested.

You may choose between full and partial enrollment in the program. With full enrollment, dividends from all eligible stocks in your account will be reinvested. All future eligible stocks purchased after enrollment will be set up for DRIP automatically. Or you can opt for partial reinvestment and choose which eligible stocks you want included.

What's New?

- More stocks than ever are eligible for this program.
- You can now accumulate fractional shares in a position. (Formerly, DRIP purchased only whole shares.)

账户服务

股息

当公司宣布派发股息时，它确定了股东收取股息的日期。这个“记录日期”是为了公司的管理目的而建立的。股票去掉宣布股息后交易的第一天被称为“除息日”。

在除息日，由于股东无权再收取股息，股票的开盘价将被调整。这是通过将股票价格减去股息价格来实现的。如果您除息日或之后买入股票，您所购买的不包括股息。如果您在除息日或之后卖出股票，您有权获得股息。

除非您在下单时指定了DNR(不减价)，否则尚待执行的买入限价单、卖出止损单和卖出止损限价单会自动调整至最近的一分钱。除非您联系德美利证券，并指示我们将股息支付给您，否则在本月内您账户中所收取的所有股息都将记入账户。在这些情况下，股息在月底收取并支付一次。只有当应计股息总计10美元或以上时，才会自动发送支票。

除非该账户已经加入德美利证券的股息再投资计划(DRIP)，否则所有符合条件的分配，包括定期和可选股息以及资本收益分配，将以现金形式支付到账户。一旦账户加入DRIP计划，合格的分配将根据股息再投资指令被处理。

股息再投资计划 (DRIP)

德美利证券的股息再投资计划(DRIP)允许您轻松地无成本再投资股息。参与该计划不收取佣金或服务费。

随着时间的推移，再投资您的股息可以对您的整体回报产生重大而积极的影响。股息再投资为您的收益提供潜在收益，从长远来看这可能会显著增加您的收益。您不必做出复杂的决策，也不需要决定在哪里再投资。您的投资组合将在您已经选择的股票中持续增长。

如何运作？

DRIP将股东股息自动再投资到该公司股票的额外股份中。这使得股东可以通过不断对所有股息所得重新投资，而长期积累资本。

超过5,000个美国上市股票和大多数美国存托凭证(ADRs)都有资格参与该计划。它适用于大多数普通股、优先股和封闭式基金。大多数现金分配(包括常规和可选股息)和资本利得分配都可以再投资。

您可以选择全部和部分加入该计划。全部加入后，您账户中所有合格股票的股息将被再投资。所有未来购买的合格股票将被自动设置为DRIP。或者您可以选择部分再投资，并选择您想包括的合格股票。

新添了什么？

- 比以往更多的股票具备资格加入这个计划。
- 您现在可以积累一个仓位中的散股(分数)股票。(之前，DRIP只能购买整股。)

- You can now sell fractional shares of a position.
 - In order to do so, you will need to sell all of your whole shares in that position.
 - In so doing, you will also sell off the remaining fractional shares in that position.
- You will now be able to view fractional share amounts of stock.
 - Fractional share amounts are not displayed on the "Order Status" page. To view fractional shares, log into your account and go to My Account > Positions.

How Do I Enroll?

It's easy to enroll in the program. Just log in to your account at tdameritrade.com and go to Client Services > Message Center to send us a secure message or call Client Services at **800-669-3900**.

Information provided is for general information purposes only and should not be considered an individualized recommendation or advice. Please consult other sources of information and consider your individual financial position and goals before making an independent investment decision.

Past performance of a security does not guarantee future results. All investments involve risk, including loss of principal invested.

Symbol Changes, Splits, etc.

It is important to note that if you place an order on either a stock or an option that has had a reverse split, forward split, symbol change, etc., your positions may not be updated immediately. It is your responsibility to be aware of the date on which such action is effective, to identify the type of split or change on the stock, and to provide correct instructions (including accurate symbol and quantity information) when placing an order. TD Ameritrade is not responsible for notifying you of such actions regarding a security, and is not responsible for any resulting deficiencies or other consequences.

Account Protection

Your protection is our priority. That is why we've made substantial investments in leading-edge security software, systems, and procedures. While no security system is absolutely impenetrable, we are constantly reviewing, refining, and upgrading our infrastructure as new tools and techniques become available.

Beyond the threats from hackers and cyber-criminals, TD Ameritrade also offers you asset protection against brokerage insolvency. TD Ameritrade is a member of the Securities Investor Protection Corporation ("SIPC"), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of a brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts, and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC, and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities. Ask for details at clientservices@tdameritrade.com. Accounts are not covered by the Federal Deposit Insurance Corporation (FDIC) and are not a deposit to, obligation of, or guaranteed by any financial institution.

Note: Non-deposit investments purchased through TD Ameritrade are not insured by the FDIC, are not obligations of or guaranteed by any financial institution, and are subject to investment risk and loss that may exceed the principal invested.

- 您现在可以将散股仓位卖出。
 - 为了做到这一点，您将需要卖出该仓位中的整股。
 - 在这样做的时候，您也会卖掉该仓位中剩余部分的股份。
- 您现在可以查看股票额散股数量。
 - 散股数额不会显示在“订单状态”页面。要查看散股，请登录您的账户并进入我的账户>仓位。

如何加入？

这个计划很容易加入。只需从chinese.tdameritrade.com登入到您的账户，然后进入客户服务>信息中心，向我们发送安全讯息或致电客户服务**800-669-3900**。

所提供的信息仅用于一般信息目的，不应被视为个人建议或意见。在做出独立投资决定之前，请咨询其他信息来源并考虑您的个人财务状况和目标。

过去的证券表现并不能保证未来的结果。所有投资都涉及风险，包括投资本金的损失。

代号更改、分股等

需要注意的是，如果您下单的股票或期权有反向分股、正向分股、代号更改等情况，您的仓位可能不会立即被更新。您有责任了解此类情况的生效日期，以便确定在股票分股或更改的类型，并在下单时提供正确的指示(包括准确的代号和数量信息)。德美利证券不负责任通知您这些关于证券行动的情况，且不对造成的任何欠款或其他后果负责。

账户保护

保护您是我们的首要任务。这是为什么我们在领先安全软件、系统和程序方面进行了大量投资的原因。尽管没有安全系统是绝对无懈可击的，但是随着新工具和技术的涌现，我们不断地检查、改进并升级我们的基础设施。

除了对于黑客和网络犯罪分子的威胁之外，德美利证券还为您提供资产保护，以防止券商破产。德美利证券是证券投资者保护公司 ("SIPC") 的成员，该公司为其成员的证券客户提供高达\$500,000的保护(包括现金索赔\$250,000)。说明手册可在www.sipc.org上索取。

此外，德美利证券通过伦敦保险公司提供补充保险，为每位客户提供价值1.495亿美元的证券保护和200万美元的现金保护。如果券商破产，客户可能会收到破产受托人以及SIPC的应收款项。补充保险金是在受托人和SIPC支付后被支付的，在此保险范围内，每个客户得到受托人、SIPC和伦敦保险公司的累计回报受限于1.52亿美元。德美利证券补充保险的对所有客户的支付总额受限于5亿美元。这项保单涵盖了券商破产后的保险范围，但不保护证券市场价值的损失。更多详情请咨询clientservices@tdameritrade.com。账户不受联邦存款保险公司(FDIC)保护，也不是任何金融机构的存款、义务或担保。

注：通过德美利证券购买的非存款投资不受FDIC保险保护，不由任何金融机构承担或担保，并且投资风险和损失有可能超过投资本金。

Cash Sweep Vehicle Choices

TD Ameritrade offers a cash sweep program to enable you to earn interest on cash balances in your TD Ameritrade account. Cash in your account can be held in a TD Ameritrade FDIC Insured Deposit Account (IDA), a deposit account held at one or more banks ("Program Banks"), where they may be eligible to be insured by the Federal Deposit Insurance Corporation (FDIC) against bank failure for up to \$250,000 per depositor, per bank. Funds held as TD Ameritrade Cash for the purpose of purchasing securities or held in a portfolio margin account carried as a securities account are protected by SIPC. Additional cash sweep choices may be available based on cash balance amount and account type. You can view current interest rate information for these products at <https://www.tdameritrade.com/pricing/margin-and-interest-rates.page>.

It is important to monitor the total amount on deposit to determine eligibility for FDIC coverage. Other accounts held at Program banks are incorporated in the total amount on deposit for FDIC coverage.

Custodial Services

For safety and trading convenience, TD Ameritrade provides safekeeping for securities in your account through TD Ameritrade Clearing, Inc., our clearing firm. Most securities are held at The Depository Trust and Clearing Corporation. There is no charge for this service, which protects securities from damage, loss, and theft.

ACCOUNT DEPOSIT INFORMATION

Funds can be deposited electronically, by wire, or by check. You can also deposit securities by certificate or by transferring them from another brokerage account. You can access most of these services online by logging in to your account and going to My Account > Deposits & Transfers.

Electronic Funding

Electronic funding provides a convenient way to automatically deposit or withdraw funds from your account.* The initial process to set up your bank account information for electronic funding may take four to five business days. Once you've enabled electronic funding, you can make a one-time deposit or withdrawal, or even set up recurring deposits to move funds into your brokerage account on a regular basis.

- Funds for deposit will be posted the next business day if the request is submitted before 5 p.m. ET on a business day. Deposit requests submitted after 5 p.m. ET or on weekends/holidays will be posted the second business day.
- Withdrawal requests before 4:30 p.m. ET on a business day will be deposited in the receiving account the next business day. Requests after 4:30 p.m. ET or on weekends/holidays will be deposited in the receiving account the second business day.
- A return fee will be charged for each request rejected by your bank due to insufficient funds.
- The maximum cumulative dollar amount (from one or more electronic transactions involving one or more banks) for electronic deposits per TD Ameritrade account is \$250,000 per day. The minimum amount of an electronic deposit is \$1.
- Funds must post to your account before you can trade with them; they typically post 1-2 business days after TD Ameritrade receives your check or electronic deposit. TD Ameritrade restricts withdrawals and trading of certain securities until your deposit clears, which can take an additional 4-5 days for checks or 2-4 days for electronic deposits (wire transfers are available immediately). TD Ameritrade determines the securities you can't trade based on market risk; these include, but aren't limited to, stock options, some foreign securities, and most stocks priced under \$5 per share. All electronic deposits are subject to review and may be restricted for 60 days.

现金转存账户选择

德美利证券提供现金转存计划，使您能够在德美利证券账户中获得现金余额利息。您账户中的现金可以存放在德美利证券的FDIC保险存款账户(IDA)中，这是由一个或多个银行(“计划银行”)持有的存款账户，由联邦存款保险公司(FDIC)针对银行倒闭为每个银行的每个存款人可能有资格最多担保25万美元。用于购买证券作为德美利证券现金持有或作为以投资组合保证金账户持有的证券账户中的资金受到SIPC保护。根据现金余额和账户类型，可能还有额外的现金转存选择。您可以通过以下网址查看这些产品的当前利率信息：<https://www.tdameritrade.com/zhs/pricing/margin-and-interest-rates.html>。

监控存款总额以确定FDIC的承保资格非常重要。在计划银行持有的其他账户也包含在FDIC保险存款的总额中。

监管服务

为了安全和交易便利，德美利证券通过我们的清算公司 TD Ameritrade Clearing, Inc. 为您账户中的证券提供保管。大多数证券都由存储信托和清算公司(DTC)持有。这项服务不收费，它保护证券不受损害、丢失和盗窃。

账户存款信息

资金可以通过电子方式、电汇或支票进行存款。您也可以通过凭证将证券存入或从其他经纪账户将其转入。大部分服务您可以通过登入您的账户并进入“我的账户”>“存款和转账”在网上使用。

电子注资

电子注资提供了一种自动从您账户存入或提取资金的便捷方式。*为电子注资设置您银行账户信息的初始过程可能需要四到五个工作日。一旦启用了电子注资，您可以进行一次性存款或提款，您还可以设置定期存款，将资金定期转入您的经纪账户。

- 如果您在一工作日美东时间下午5点之前提交存款请求，那么存款的资金将在下一个工作日计入。在美东时间下午5点之后或在周末/节假日提交的存款申请，将在第二个工作日计入。
- 在工作日美东时间下午4:30之前提出的提款要求，将在下一个工作日存入接收账户。在美东时间下午4:30点之后或在周末/节假日提交的申请，将在第二个工作日存入收款账户。
- 由于资金不足而导致您银行拒收的每个请求，将收取退款费用。
- 每个德美利证券账户电子存款的最高累计金额(涉及一家或多家银行的一次或多次电子交易)为每天250,000美元。电子存款的最低金额是1美元。
- 资金必须先计入您的账户中，您才能进行交易；它们通常在德美利证券收到您的支票或电子存款后的1-2个工作日计入。在您的存款被确认之前，德美利证券将限制提款和交易某些证券，支票可能需要额外的4-5天，电子存款可能需要额外的2-4天(电汇立即可用)。德美利证券根据市场风险确定您不能交易的证券；其中包括但不限于：股票期权、一些外国证券、以及每股价格低于5美元的大多数股票。所有的电子存款都需要审查，且可能会被限制60天。

*Electronic funding is not available in some retirement accounts. Not all financial institutions participate. You may be charged an electronic funding return fee if your bank rejects an electronic funding transfer.

When depositing a check, make it payable to TD Ameritrade Clearing, Inc., unless otherwise stated in the rules that follow this paragraph. Be sure to include your TD Ameritrade account number on your check. An IRA Deposit Slip should be included with all IRA deposits to ensure deposit for the correct tax year. To download deposit slips from our website, log in to your account and go to Client Services > Forms & Agreements.

Acceptable Check Deposits

Here are some rules about checks that TD Ameritrade can accept for deposit. Please refer to these rules to prevent your check from being returned to you. TD Ameritrade reserves the right to verify funds before posting checks to your TD Ameritrade account.

- **Payable terms.** Checks must be payable in U.S. dollars through a U.S. bank.
- **Personal checks.** Only checks drawn from a personal checking account titled identically to the TD Ameritrade account you are funding are accepted.
- **Checks from joint checking accounts.** Checks written on joint checking accounts can be deposited into the brokerage account of either party. Checks from an individual checking account can be deposited into a TD Ameritrade Joint account if the individual on the checking account is one of the account owners.
- **Cashier's checks.** Cashier's checks can be used when the remitter's name is printed on the check by the bank. The name on the check and the TD Ameritrade account title must match.
- **Third-party checks.** Third-party checks (such as a check from a spouse, business, etc.) are acceptable only if they are: (1) made out to the brokerage account owner and are endorsed payable to "TD Ameritrade Clearing, Inc." on the back of the check; or (2) made out to "TD Ameritrade Clearing, Inc. FBO (for the benefit of [the brokerage account owner and the brokerage account number])."
- **Investment club checks.** Investment club checks should be drawn from a checking account titled in the name of the investment club. If a member of the investment club remits a personal check, the check must be made payable to "TD Ameritrade Clearing, Inc. FBO [investment club name]."
- **Acceptable Foreign Instruments (Checks written on Canadian Banks only).**
Please make check payable to TD Ameritrade Clearing, Inc. We accept checks payable in U.S. dollars and through a U.S. bank, as well as checks written on Canadian banks.

• Acceptable Foreign Instruments (Checks written on Canadian Banks only).

TD Ameritrade receives a referral fee from a thirdparty service provider on eligible currency exchange transactions. To facilitate the currency exchange process, banks receive revenue based on an assessed currency markup rate.

*电子注资在某些退休账户中不可用。并不是所有金融机构都参与。如果您的银行拒绝电子注资转账，您可能会被收取电子注资被退费用。

在存入支票时，请将抬头写为TD Ameritrade Clearing, Inc.，除非在这一段后的规则中另有说明。一定要在您的支票上包含您的德美利证券账户号码。所有IRA存款应附上IRA存款单，以确保存入正确的纳税年度。要从我们的网站下载存款单，请登入您的账户，然后进入客户服务>表格和协议。

可接收的支票存款

以下是一些关于德美利证券可以接受存款的支票规则。请参考这些规则，以防您的支票被退。德美利证券保留在将支票计入到您德美利证券账户之前确认资金的权利。

- **应付条款。**支票必须通过位于美国的银行以美元支付。
- **个人支票。**只接受从与您正在注资的德美利证券账户姓名相同的个人支票账户中开出的支票。
- **联名支票账户的支票。**联名支票账户上的支票可以存入任何一方的经纪账户。如果支票账户上的个人是账户所有人之一，则可以将个人支票账户中的支票存入德美利证券共同账户。
- **现金支票(本票)。**当汇款人的姓名被印在银行的支票上时，可以使用银行本票。支票上的姓名和德美利证券账户的姓名必须一致。
- **第三方支票。**第三方支票(如来自配偶、企业等的支票)只有在以下情况下才可接受：(1)向经纪账户持有人支付且支票背书的抬头为“TD Ameritrade Clearing, Inc.”；或者(2)抬头为“TD Ameritrade Clearing, Inc. FBO(受益人[经纪账户持有人和经纪账户号码])”支付。
- **投资俱乐部支票。**投资俱乐部支票应该从投资俱乐部名下的支票账户中提取。如果投资俱乐部的会员用个人支票存款，支票抬头必须支付给“TD Ameritrade Clearing, Inc. FBO(投资俱乐部名称)”。
- **可接受的外国票据。**(仅限加拿大银行签发的支票。)

请将支票抬头写为TD Ameritrade Clearing, Inc.。我们接受以美元支付且通过美国银行签发的支票以及加拿大银行开具的支票。

- 可接受的外国票据。(仅限加拿大银行签发的支票。)

德美利证券就合格货币兑换交易收取第三方服务提供商的推荐费。为了促进货币兑换过程，银行根据评估货币加价率获得收入。

By Depositing a foreign instrument, you:

Agree to indemnify and hold TD Ameritrade and the third party service provider, harmless from any and all losses, costs, claims, or financial obligations that may arise from any act or omission with respect to your account and from any and all losses, costs, claims, or financial obligations that may arise from acting upon the instructions provided herein.

Certify that (i) you have the authority to enter into the transactions set forth above; and (ii) you understand that transactions are governed by an account agreement executed by the account owner with TD Ameritrade (the “Agreement”).

You understand and agree that the third party service provider, will convert the funds into U.S. Dollars using the conversion rate and transmit the proceeds to the designated recipient. You also acknowledge and agree that TD Ameritrade cannot guarantee when the service provider will post the funds for credit, and this process may take several days, during which the funds will be held by the service provider in its bank account commingled with other assets of that provider, and while there: (i) are not protected by SIPC or TD Ameritrade’s excess SIPC coverage, (ii) will not bear interest and (iii) will not be eligible for other earnings credits.

Unacceptable Deposits

There are certain types of deposits that TD Ameritrade cannot accept, including:

- Coin or currency
- Money Orders, specifically issued from Western Union, Postal Service and MoneyGram.
- Traveler’s checks
- Any instruments from a foreign bank (such as checks, money orders, traveler’s checks, and drafts).
- Thrift withdrawal orders
- Domestic drafts
- Checks endorsed by more than one person
- Checks referring to more than one TD Ameritrade account (We will not split proceeds from one check and place them into multiple accounts.)
- Checks from a third party that are not properly made out and endorsed as specified in the Account Deposit Information and Acceptable Check Deposits sections of the Account Handbook
- Checks from minors
- Checks that are dated more than six months ago
- Post-dated checks
- Credit card checks
- Foreign third-party wires
- U.S. Savings Bonds

Note: Unacceptable deposits will not be credited to your account and will be returned. This list of unacceptable deposits is not all-inclusive. Other situations may arise when a payment is determined to be unacceptable.

通过存入外国票据，您：

不追究并同意赔偿及保证德美利证券公司和第三方服务提供商，免遭如下情况下的索赔：

由于有关您账户的任何操作或未履行的操作可能引起的任何和所有损失、成本、索偿或财务义务，以及由于按照此处提供说明行事可能导致的任何和所有损失、成本、索偿或财务义务。

保证 (i) 您有权进行上述交易；且 (ii) 您了解交易受账户所有者与德美利证券之间的账户协议 (“协议”) 约束。

您了解并同意，第三方服务提供商将使用转换汇率将资金转换为美元，并将资金转给指定的接收者。您还了解并同意，德美利证券无法保证服务提供商何时将资金记入贷方，此过程可能需要几天，在此期间，资金将由服务提供商保存在其银行帐户中，并与该提供者的其他资产混合在该帐户中，并且：(i) 没有受到SIPC或德美利证券的SIPC额外承保范围的保护，(ii) 没有任何利息，并且 (iii) 没有资格获得其他收入抵免。

不接受的存款

有些存款类型是德美利证券不能接受的，包括：

- 硬币或货币
- 由西联汇款(Western Union)、邮政服务和速汇金(MoneyGram)发行的汇票
- 旅行支票
- 来自外国银行的任何支付(如支票、汇票、旅行支票和银行汇)。
- 储蓄机构(Thrift) 提款订单
- 国内汇票
- 由多人签字的支票
- 涉及多个德美利证券账户的支票(我们不会将一张支票的金额分开存入多个账户。)
- 没有根据账户手册中“账户存款信息”和“可接受支票存款”部分中指定填写和签名背书的第三方支票。
- 来自未成年人的支票
- 日期已超过六个月的支票
- 远期支票
- 信用卡支票
- 国外第三方电汇
- 美国储蓄债券

注意：不可接受的存款将不会记入您的账户，并将被退回。上述不能接受的存款清单没有包括全部。可能还会出现其他情况决定付款不可被接受。

Wire Transfers

Incoming Wires

You can wire funds to your account using the following information.

If your financial institution is located in the United States, wire to:

Wells Fargo Bank, NA
420 Montgomery Street
San Francisco, CA 94104
ABA transit routing # 121000248

For credit to:

TD Ameritrade Clearing, Inc.
Account # 4123214561

*For benefit of:

Your nine-digit TD Ameritrade account number
Your name
Your address

** Required for timely and accurate processing of your wire request.*

If your financial institution is located outside the United States, wire to:

First National Bank of Omaha
16th & Dodge Streets
Omaha, NE 68102
ABA # 104000016
Swift Code/BIC: FNBOUS44XXX (If your bank requires it)

For credit to:

TD Ameritrade Clearing, Inc.
Account # 16424641

*For benefit of:

Your nine-digit TD Ameritrade account number
Your name
Your address

** Required for timely and accurate processing of your wire request.*

Contact TD Ameritrade, and not the banks, with questions about wire transfers.

Note: Requests to wire funds into your TD Ameritrade account must be made with the financial institution from which the funds are being wired. Please have the bank include the sender's name on the wire. This information must be included for the transfer to be credited to your account. A rejected wire may incur a bank fee. Wires drawn from joint bank accounts can be deposited into either account owner's brokerage account. All wires sent from a third party are subject to review, require verification prior to acceptance, and may be returned. Third-party foreign wires and wires from Western Union are not accepted.

Outgoing Wires

You can withdraw funds from your TD Ameritrade account via wire transfer. How to complete a wire transfer depends on the type of account you are transferring from and to.

Like-Titled Accounts Wires – If the account title at the receiving bank is titled exactly the same as your TD Ameritrade account (or "like-titled"), you may complete a wire transfer without having to submit a Letter of Instruction ("LOI"). You may initiate a like-titled wire transfer within your TD Ameritrade account. You'll need to set up your bank to receive wires, if you haven't already. Log in to your account and go to My Account > Deposits & Transfers > Account/Bank Setup, then follow the instructions. You'll need the following information:

- Account number and account title at receiving bank
- Receiving bank ABA routing number

电汇转账

电汇转入

您可以使用以下信息将资金电汇至您的账户。

如果您的金融机构位于美国境内，请电汇至:

Wells Fargo Bank, NA
420 Montgomery Street
San Francisco, CA 94104
ABA transit routing # 121000248

转入账户：

TD Ameritrade Clearing, Inc.
账户号码 4123214561

*受益人：

您德美利证券的9位数账户号码
您的姓名
您的地址

**必须填写以便及时准确的处理您的电汇申请。*

如果您的金融机构位于美国境外，请电汇至:

First National Bank of Omaha
16th & Dodge Streets
Omaha, NE 68102
ABA # 104000016
Swift Code/BIC: FNBOUS44XXX (如果您的银行要求)

转入账户：

TD Ameritrade Clearing, Inc. 账户号码16424641

*受益人：

您德美利证券的9位数账户号码
您的姓名
您的地址

**必须填写以便及时准确的处理您的电汇申请。*

有关电汇的问题请联系德美利证券，而不是银行。

注意：您必须通过资金所在的金融机构申请将资金汇入您的德美利证券账户中。请让银行在电汇中提供汇款人姓名。转账中必须要有这些信息才能将款项转入您的账户。银行可能会对被拒绝的电汇收取费用。所有从第三方发送的电汇都会在接受前被审核和确认，并可能被退回。不接受来自第三方国外电汇和西联汇款的电汇。

电汇转出

您可以通过电汇从您的德美利证券账户提取资金。如何完成电汇取决于您转自和转至的账户类型。

同名账户电汇 - 如果收款银行的账户名称与您的德美利证券账户(或“同名”)完全相同，您将无需提交指示表格(“LOI”)，就可完成电汇。您可以在您的德美利证券账户中发起同名电汇。您需要设置您的银行来接收电汇，如果您尚未这样做。登入到您的账户，并进入我的账户>存款和转账>账户/银行设置，然后按照说明进行。您需要以下信息：

- 收款银行的账户号码和账户名称
- 收款银行的ABA routing号码

All Other Wires, Domestic – If you are transferring funds to an escrow account, a mutual or money market fund at a financial institution, an account that is not like-titled, or to a third party, an LOI is necessary. The LOI requires the following information:

- Name, address, and ABA routing number of the receiving bank(s)
- Account number and account title at the escrow company or bank(s)
- Your TD Ameritrade account number
- The total dollar amount to be wired and date the wire should be sent
- Valid account owner(s) signature

Foreign Wires – Wire transfers that involve a bank outside of the United States are classified as foreign wires. Because banks outside of the United States are not part of the Federal Reserve System, an intermediary U.S. bank is needed. Please contact your bank to obtain wire information for the intermediary bank, in order to include the name, address, and SWIFT code or sort code for the intermediary bank. In addition, the LOI requires the following information:

- Your TD Ameritrade account number
- The total dollar amount to be wired and date the wire should be sent
- Valid account owner(s) signature

The appropriate Letter of Instruction for your wire transfer can be downloaded by logging in to your account and going to Client Services > Forms & Agreements.

In extraordinary circumstances, TD Ameritrade may place limits on the portability of funds and additional documents may be required.

DTC Securities

Use this information when transferring securities via the DTCC (Depository Trust & Clearing Corporation) to your TD Ameritrade account:

TD Ameritrade Clearing, Inc. #0188
For further credit to:
[client name and account number]

Availability of Newly Deposited Funds

Funds must post to your account before you can trade with them; they typically post 1-2 business days after we receive your check or electronic deposit. TD Ameritrade restricts withdrawals and trading of certain securities until your deposit clears, which can take an additional 4-5 days for checks or 2-4 days for electronic deposits (wire transfers are available immediately). TD Ameritrade determines the securities you can't trade based on market risk; these include but aren't limited to stock options, some foreign securities, and most stocks priced under \$5 per share. All electronic deposits are subject to review and may be restricted for 60 days.

The Federal Reserve determines which stocks can be used as collateral for margin loans. However, TD Ameritrade is not obligated to extend margin on all approved stocks.

Stock Certificate

When sending in securities for deposit, please follow these rules:

- All listed parties must endorse the security on the back exactly as their names appear on the face of the certificate. Please make sure the title on the certificate matches the title on your TD Ameritrade account.
- Include your account number and Social Security Number (or tax identification number) on the front of all stock certificates.
- Appoint TD Ameritrade Clearing, Inc. as your "Attorney to Transfer" the stock. (This means the securities are negotiable only by TD Ameritrade Clearing, Inc. and can be mailed safely.) To do this, insert "TD Ameritrade Clearing, Inc." in the blank space before the words "Attorney to Transfer" on the reverse side of the certificate.

所有其他国内电汇 - 如果您将资金转入托管账户、金融机构的共同基金或货币市场基金或第三方，其账户不是同名账户，那么则需要 LOI。LOI 需要提供以下信息：

- 收款银行的名称、地址和 ABA routing 号码
- 托管公司或银行的账户号码和账户名称
- 您的德美利证券账户号码
- 电汇总金额以及电汇汇出的日期
- 有效的账户持有人签名

国外电汇 - 涉及美国境外银行的电汇转账被分类为国外电汇。因为这些银行不在联邦储备系统中，因此需要一家美国的中介银行。请联系您的银行获取中介银行的电汇信息，这包括中介银行的名称、地址、SWIFT 代码或排序代码。此外，LOI 需要提供以下信息：

- 您的德美利证券账户号码
- 电汇总金额以及电汇汇出的日期
- 有效的账户持有人签名

您相关指示表格可以通过登入您的账户，并进入客户服务 > 表格和协议进行下载。

在特殊情况下，德美利证券可能会限制资金的可移动性，可能还会需要额外的文件。

DTC 证券

通过 DTCC (存管信托和清算公司) 将证券转入您德美利证券账户时使用此信息：

TD Ameritrade Clearing, Inc. #0188
For further credit to:
[客户姓名和账户号码]

新存入资金的可用性

资金必须先计入您的账户中，您才能进行交易；它们通常在德美利证券收到您的支票或电子存款后的 1-2 个工作日计入。在您的存款被确认之前，德美利证券将限制提款和交易某些证券，支票可能需要额外的 4-5 天，电子存款可能需要额外的 2-4 天 (电汇立即可用)。德美利证券根据市场风险确定您不能交易的证券；其中包括但不限于：股票期权、一些外国证券、以及每股价格低于 5 美元的大多数股票。所有的电子存款都需要审查，且可能会被限制 60 天。

美联储决定哪些股票可以用作融资融券贷款的抵押。然而，德美利证券没有义务对所有批准的股票提供融资。

股票凭证

在邮寄证券用于寄存时，请遵守以下规定：

- 所有列出的各方都必须背书与凭证正面显示一模一样的姓名。请确保凭证上的姓名与您德美利证券账户上的姓名相符。
- 在所有股票凭证的正面包括您的账户号码和社会安全号码 (或税号)。
- 指定 TD Ameritrade Clearing, Inc. 为您股票的 "Attorney to Transfer (转移代理)"。(这意味着证券只能由 TD Ameritrade Clearing, Inc. 转让且安全地邮寄。)为此，请在凭证背面的 "Attorney to Transfer" 前面的空白处插入 "TD Ameritrade Clearing, Inc."。

When sending certificates for deposit, in some cases, additional paperwork may be required to clear the security for trading. For your protection, TD Ameritrade will not sell the position until all such paperwork has been processed, and the security has been registered in its street name.

You may sell restricted securities pursuant to Rule 144 or Rule 145 of the Securities Act of 1933, after the required documents have been received, reviewed, and fully processed. In these circumstances, funds from these sales will not be released until the security has been cleared.

Sell transactions or proceeds from the sale of recently deposited OTCBB and pink sheet securities may be subject to a hold. Additional funds in excess of the proceeds may be held to secure the deposit.

Here are some instances where additional documentation may be needed:

- The registration on the certificate is different than the title on the account. An example would be when you have a certificate registered in your name and want to deposit it into a Joint account.
- The certificate is sent to TD Ameritrade unsigned.
- The certificate has another party listed as the "Attorney to Transfer."
- The securities are restricted stock, such as stock issued under Rules 144 or 145 of the Securities Act of 1933, or are considered legal transfer items.

Transferring an Account

TD Ameritrade will not charge you to transfer accounts held at other financial institutions to one or more of your TD Ameritrade accounts. Here are some guidelines that will help account transfers to be processed efficiently:

- Account transfers can be initiated online on our website. Simply log in and go to My Account > Deposits and Transfers.
- Generally, the account being transferred must be of the same type and have the same account title as the TD Ameritrade account you are opening. Note that you must be an owner on both the delivering and receiving accounts as we do not allow 3rd party transfers.
- If the account you are transferring is a margin and/or options enabled account, be sure you have established a margin and/or options account at TD Ameritrade prior to initiating a transfer.
- In many cases, we can process the transfer immediately following your request. In some instances, the transferring firm may request additional documentation such as a copy of a recent statement. We'll let you know if this occurs.
- Please be aware that all securities transactions must be settled before the transfer can occur. Some firms do not allow trading during the transfer process.
- It's common for the firm you are transferring from to charge a transfer-out fee or a termination-of-account fee. We have no control over their fees.
- If you are making a direct rollover from your employer's qualified plan, please contact your plan administrator to obtain any applicable rollover paperwork that may be required. Please allow approximately 90 days for the completion of your direct rollover.

Fund Withdrawal Requests

Request a funds withdrawal on the website. Simply log in and go to My Account > Deposits & Transfers.

Checks and electronic bank transfers via the ACH network should be requested by 4:30 p.m. ET for same day processing. Wire transfers should be requested by 3 p.m. ET.

- All withdrawal requests are limited to the cash available for withdrawal in your account. Electronic bank transfers are limited to a maximum of \$250,000 per day.
- To ensure acceptance and timely processing of outgoing wires and checks, please make sure fund transfers are between identically titled accounts.

在邮寄证券存入时，在某些情况下，可能需要额外的书面文件来清算交易的证券。出于对您的保护，德美利证券不会在所有书面文件完成前卖出仓位，并且证券已经以其街名登记。

您可以根据“1933年证券法”第144条或第145条的规定，在所需文件被接收、审查和全部处理后，可以卖出受限证券。在这种情况下，这些卖出所得的资金将在证券被完全清算后才会被释放使用。

卖出交易或卖出最近存入的OTCBB和粉红单证券的收益可能会被置留。超出收益的额外资金可能会被置留用来担保存款。

以下是可能需要额外文件的一些情况：

- 凭证上的注册与账户上的姓名不同。举例，您有一个以您的姓名登记的凭证，但是您想把它存入联名账户。
- 寄到德美利证券的凭证无签名。
- 凭证有列另一方为“转账代理”。
- 凭证是限制性股票，如根据“1933年证券法”第144条或第145条发行的股票，或被视为法律转账项目。

转移账户

当您将其其他金融机构的账户转移至您的一个或多个德美利证券账户时，德美利证券将不会向您收取费用。以下是一些有助于有效处理账户转移的指南：

- 您可以通过我们的网站在线启动账户转移。您只需登入并进入我的账户 > 存款和转账。
- 通常，被转移的账户必须与您在德美利证券开设的账户属于同一类型，且账户名称也必须相同。请注意，由于我们不允许第三方转账，您必须是转出和接收账户的持有人。
- 如果您转移的账户是具有融资融券和/或期权资格的账户，请在开始转账之前确保您已在德美利证券开设了融资融券和/或期权账户。
- 在很多情况下，我们可以根据您的要求立即进行转移。在某些情况下，转出公司可能会要求提供额外的文件，例如最新的对账单影本。如果发生这种情况，我们会通知您。
- 请注意，所有证券交易必须结算完才能开始转移账户。有些公司在转移过程中不允许交易。
- 转出公司通常会收取转出费或账户终止费。我们无法控制这些收费。
- 如果您直接从您雇主的合格计划进行直接滚存，请联系您的计划管理者以获取任何可能需要的滚存适用文件。完成直接滚存大约需要90天。

提款申请

在网站上申请提款。您只需登入并进入我的账户 > 存款和转账。

支票和ACH银行转账应在美东时间下午4:30之前申请以确保当日处理。电汇应在美东时间下午3点之前申请。

- 所有提款申请不得超出您账户中可用于提取的现金。电子银行转账的最高限额为每天250,000美元。
- 为了确保接收并及时处理转出电汇和支票，请确保在相同名称的账户之间转移资金。

UPDATING YOUR ACCOUNT PROFILE

Changing Your Personal Information

To update your address, phone numbers, or email address, log in and go to Client Services > My Profile. Then select the *Personal Information* tab and click the "Edit" icon to the right of the information you wish to change. Or contact TD Ameritrade Client Services. If you need to change your name due to marriage or other reasons, please complete the Name Change Authorization Form available on our website. Log in to your account and go to Client Services > Forms & Agreements. Then select "All Forms" to find the form.

Adding or Removing an Account Co-owner

To add a co-owner to your account or to remove a current co-owner from your account, please complete, sign, and return the Account Modification form available on our website.

Note: The primary tax-reporting owner cannot be removed. A new account must be opened for the new tax-reporting owner, and an internal transfer completed.

Adding Margin or Options Privileges to Your Account

To request or upgrade margin or options privileges on your account, complete, sign, and return the Margin/Options Upgrade Form. To find this form, log in to your account and go to Client Services > Forms & Agreements. Then select "Request Options Approval or Upgrade." Certain accounts may apply for margin and options privileges online; go to Client Services > My Profile > General. Then click "Enable" on the "Margin trading" line.* To apply for options privileges, click "Edit" to the right of "Option trading."†

*Margin trading increases risk of loss and includes the possibility of a forced sale if account equity drops below required levels. Carefully review the *Margin Handbook* and *Margin Disclosure Document* for more details.

†Options are not suitable for all investors as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Carefully review the options disclosure documents before investing in options.

Please see our website or contact TD Ameritrade for the margin and options disclosure documents. Carefully read these documents before investing.

USING THE WEBSITE

The TD Ameritrade Website now includes more services and features than ever before, along with easy-to-use navigation and plenty of opportunities to customize your personal investing experience. To access online help, go to Client Services > Help Center. (Or get help by entering the topic in the Search field on any page.) Most pages on the website also include more specific "Page help."

Note: Market volatility, volume, and system availability may delay account access and trade executions.

System Requirements

Operating System

PC: Windows 7 or later

Macintosh®: Mac OS® 10.9 or later

Browser Requirements

PC: Microsoft Internet Explorer 11
Microsoft Edge
Google Chrome (latest 2 versions)
Mozilla Firefox (latest 2 versions)

Macintosh: Apple Safari 10 or later
Google Chrome (latest 2 versions)
Mozilla Firefox (latest 2 versions)

Display Settings

The website is designed for a minimum resolution of 1024 X 768 and for a color depth of 16K.

- If you are using a PC, to change the color depth or resolution, go to **Control Panel**, select **Display**, and choose **Settings**.
- If you are using a Macintosh with OS X, go to **System Preferences** and choose "Displays."

Web TV® is not supported.

更新您的账户资料

更改您的个人信息

要更新您的地址、电话号码或电子邮件地址，请登录并进入客户服务>我的资料。然后选择个人信息标签，并点击您想要更改信息右侧的“编辑”图标。或者联系德美利证券客户服务。如果您由于结婚或其他原因需要更改姓名，请填写我们网站上提供的姓名更改授权表。登入您的账户并进入客户服务>表格和协议。然后选择“所有表格”来查找表格。

添加或删除账户共同持有人

要将共同持有人添加到您的账户或从当前账户删除，请填写我们网站上的账户更改表格，并签名寄回。

注意：主要纳税申报所有人不能被删除。新税务申报人必须开设一个新账户，并完成内部转账。

为您的账户添加融资融券或期权权限

要为您账户申请或升级融资融券或期权权限，请完成、签署并递交融资融券/期权升级表格。请登录您的账户并进入客户服务>表格与协议来获取此表格。然后选择“期权批准或升级申请”。某些账户可以在网上申请融资融券和期权权限。进入客户服务>我的资料>一般资料。然后点击“融资融券交易”行上的“启用”。*要申请期权特权，点击“期权交易”右侧的“修改”。†

*融资融券交易增加损失的风险，并包括当账户净值低于规定水平时被强制出售的可能性。请仔细阅读融资融券手册和融资融券披露文件以了解更多详情。

†期权不适合所有投资者，因为期权交易固有的特殊风险可能使投资者面临潜在的、快速以及重大损失。在投资期权之前请仔细阅读期权披露文件。

请参阅我们的网站或联系德美利证券以获取融资融券和期权披露文件。在投资前仔细阅读这些文件。

使用网站

德美利证券网站现在包含了比以往更多的服务和功能，以及易于使用的导航和定制您的个人投资体验的大量机会。要使用网上帮助，请进入“客户服务”>“帮助中心”。(或者通过在任何页面上的搜索栏中输入主题来获得帮助。)网站上的大多数页面还包括更具体的“页面帮助”。

注意：市场波动性、交易量和系统可用性可能会延迟账户使用和交易执行。

系统要求

操作系统

PC: Windows 7 or later

Macintosh®: Mac OS® 10.9 或更新

浏览器要求

PC: Microsoft Internet Explorer 11
Microsoft Edge

Google Chrome (latest 2 versions)
Mozilla Firefox (latest 2 versions)

Macintosh: Apple Safari 10 or later
Google Chrome (latest 2 versions)
Mozilla Firefox (latest 2 versions)

显示设置

该网站的最低分辨率为1024 X 768，颜色深度为16 K。

- 如果您使用的是PC，要改变色深或分辨率，请进入**控制面板**，选择**显示**，然后再选择**设置**。
- 如果您使用的是Macintosh OS X，请进入**系统喜好设置**并选择**显示**。

不支持WebTV®。

Pop-up Windows

The website utilizes pop-up windows. If you use a pop-up blocker, you can still trade and access most site features. However, in order to view all information on the site—including most forms and lookup results for symbols and quotes—please disable your pop-up blocker. For example, if you use Internet Explorer 6.0, the built-in pop-up blocker is turned on by default, but can easily be disabled for a trusted site. When you see a notification in the status bar that a pop-up was blocked, simply click this notification. Then choose “Allow pop-up windows from this site.” For other browsers and popup blocking software, look for similar “trusted site” functionality.

Home Page

You can customize the view on the home page of the website to show information that best fits your investing style. Display the features that are most valuable to you. You will also see an Announcements section for market news and TD Ameritrade updates. At the bottom of the page, you'll find SnapTicket.[®]

SnapTicket[®]

This versatile order ticket detaches into a mini-window that follows you as you roam the Web. That means you can maintain a secure trading connection with your TD Ameritrade account. Feel free to visit other websites and run other trading software. With SnapTicket, you can make trades no matter where you go. You'll find SnapTicket at the bottom of each page of the site.

Click the “Minimize” icon in the upper right-hand corner of SnapTicket to reduce it to a quote bar or detach it from the page.

You can also open a separate window to conduct real-time* option chains searches and see your current Buying Power. With this easy-to-use order entry ticket, you can even select special instructions, order type, and direct routing. All the choices on the stock trading ticket are also available on SnapTicket!

*Access to real-time market data is conditioned on acceptance of the exchange agreements. Professional access differs. See the information below for more information on rates and fees.

INTERACTIVE VOICE RESPONSE (IVR) PHONE SYSTEM INSTRUCTIONS

At TD Ameritrade, we understand you can't be by your computer 24/7. But that is no reason to lose touch with your portfolio. Our IVR phone system lets you call in and access your TD Ameritrade account from anywhere.* For more information about the Interactive Voice Response System, please refer to the TD Ameritrade IVR PDF located at: <https://www.tdameritrade.com/service/form-library.page>.*

* Market volatility, volume, and system availability may delay account access and trade executions.

弹出窗口

此网站使用弹出窗口。如果您使用了弹出窗口拦截器，您仍然可以交易并使用大多数的网站功能。但是，为了查看网站上的所有信息 - 包括代号和报价的主要表格和查找结果，请禁用弹出窗口拦截器。例如，如果您使用的是Internet Explorer 6.0，默认情况下弹出窗口拦截器的状态处于开启，但您可以轻松对可信任网站禁用该功能。当您在状态栏中看到阻止弹出窗口的通知时，只需点击此通知。然后选择“允许从该网站弹出窗口”。对于其他浏览器和弹出窗口拦截软件，请查找类似的“可信网站”功能。

主页

您可以通过自定义网站主页上的视图，显示最适合您投资风格的信息，并显示对您最有价值的功能。您还将看到关于市场消息和德美利证券更新的公告板块。在页面的底部，您将看到快速下单功能 SnapTicket。[®]

SnapTicket[®]

这是一个多功能、在您浏览网页时分离，并跟随您的订单输入迷你窗口。这意味着您将保持与您德美利证券账户相连的安全交易。您可以随意访问其他网站，并运行其他交易软件。使用SnapTicket，无论您到哪里，都可以进行交易。您可以在网站的每个页面底部找到SnapTicket。

单击SnapTicket右上角的“最小化”图标，将其缩小为报价栏或从页面分离。

您也可以打开一个单独的窗口来进行实时*期权链搜索，并查看您当前的购买力。通过这个简单易用的订单工具，您甚至可以选择特殊指示、订单类型和直接传送。股票交易单上的所有选项也都可以通过SnapTicket使用！

*获取实时市场数据的条件是先接受交易所协议。专业人士的使用会不同。有关费率和费用的更多信息，请参阅以下信息。

电话通(IVR)电话系统指示

在德美利证券，我们了解您可能不可能每时每刻都在您的电脑前。但是，您没有理由不管您的投资组合。我们的IVR电话系统可让您随时随地使用您的德美利证券账户。*有关电话通的更多信息，请参阅德美利证券IVR PDF，网址为：<https://www.tdameritrade.com/service/form-library.page>.*

*市场波动性、交易量和系统可用性可能会延迟账户的访问和交易执行。

TRADING TOOLS AND REAL-TIME QUOTE SUBSCRIPTION PRICES 交易工具和实时报价订阅价格

| Description 描述 | Non-Professional 非专业人士 | Professional 专业人士 |
|----------------------------------|------------------------|-------------------|
| NASDAQ Level II 纳斯达克二级报价 | FREE 免费 | FREE 免费 |
| Streaming News 滚动新闻 | FREE 免费 | \$99 |
| Market Edge® Daily 每日市场前沿® | \$9.99 | \$9.99 |
| Market Edge Daily Plus 每日市场前沿加强版 | \$19.99 | \$19.99 |

Professional clients may subscribe to real-time quote subscriptions: 专业人士客户可以订阅实时报价：

| | | |
|----------------------------------|---------|---------|
| NASDAQ Level I 纳斯达克一级报价 | FREE 免费 | \$24 |
| NASDAQ Level I & II 纳斯达克一级和二级报价 | FREE 免费 | \$24 |
| Real-Time OPRA Quotes 实时 OPRA 报价 | FREE 免费 | \$31.50 |
| Real-Time Amex Quotes 实时 Amex 报价 | FREE 免费 | \$23 |
| Real-Time NYSE Quotes 实时 NYSE 报价 | FREE 免费 | \$45 |

Fees charged may vary by program, location, or arrangements and occur at the beginning of each month. Fee increases are subject to change. For a complete list of current rates and fees, visit our website.

收费可能根据不同的计划、地点或安排而异，并在每个月初收取。费用可能会增加更改。有关当前费率和佣金的完整列表，请访问我们的网站。

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Index Option Fee 指数期权费用

| Underlying Symbol 底层代号 | Description 描述 | Premium 权利金 | Expiration 到期日 | Fee Per Contract 每张合约费用 |
|------------------------|--|---------------|------------------------|-------------------------|
| SPX | S&P 500 Index / S&P 500指数 | <\$1 | Monthly 每月 | \$0.51 |
| SPX | S&P 500 Index / S&P 500指数 | >=\$1 | Monthly 每月 | \$0.60 |
| SPXW | S&P 500 Index / S&P 500指数 | <\$1 | Weekly每周/Quarterly每季度 | \$0.43 |
| SPXW | S&P 500 Index / S&P 500指数 | >=\$1 | Weekly每周/Quarterly每季度 | \$0.52 |
| OEX | S&P 100 Index (American-style exercise) S&P 100指数 (美式行权) | All 全部 | Monthly每月/Quarterly每季度 | \$0.40 |
| OEX | S&P 100 Index (American-style exercise) S&P 100指数 (美式行权) | All 全部 | Weekly每周 | \$0.30 |
| XEO | S&P 100 Index (European-style exercise) S&P 100指数 (欧式行权) | All 全部 | Monthly每月/Quarterly每季度 | \$0.40 |
| XEO | S&P 100 Index (European-style exercise) S&P 100指数 (欧式行权) | All 全部 | Weekly每周 | \$0.30 |
| VIX | Cboe Market Volatility Index Cboe市场波幅指数 | <=\$0.10 | All 全部 | \$0.05 |
| VIX | Cboe Market Volatility Index Cboe市场波幅指数 | \$0.11-\$0.99 | All 全部 | \$0.11 |
| VIX | Cboe Market Volatility Index Cboe市场波幅指数 | \$1-\$1.99 | All 全部 | \$0.24 |
| VIX | Cboe Market Volatility Index Cboe市场波幅指数 | >=\$2 | All 全部 | \$0.39 |
| RUT | Russell 2000 Index / Russell 2000 指数 | All 全部 | All 全部 | \$0.12 |

Please note: The Index Option Fees are fees associated with Proprietary Index Option products provided by the Chicago Board Options Exchange (CBOE) and are subject to change without notice. A copy of the CBOE Options Exchange Fee Schedule can also be found on www.cboe.com.

请注意：指数期权费用是与专有指数期权产品（由芝加哥期权交易所CBOE提供）相关的费用，如有更改，恕不另行通知。您也可以在www.cboe.com上找到CBOE期权交易费用表的副本。

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

投资产品：
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