

Account Handbook

賬戶手冊

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.

請保存好此信息。當您有問題需要解答時，此手冊為您提供投資和聯繫德美利證券的詳細信息。請繼續閱讀以瞭解更多關於我們提供的工具，從而幫助您管理投資。

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

若本披露的英文與中文版本內容有任何差異，以英文版本為準。

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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.

聯繫我們

客戶服務

如果您對於訂單狀態、您的帳戶、交易、餘額、保管或重組事宜以及憑證要求有疑問，請聯繫客服。

電子郵件: clientservices@tdameritrade.com

電話: 800-669-3900, 一周七天、每天24小時

國際電話: 402-970-5805

傳真: 866-468-6268

TTY服務(適用於有聽力障礙的客戶): 888-723-8503

訊息中心: 您可以從您的賬號發送安全電子郵件給客服來直接聯繫我們。您僅需要登入您的帳戶，進入客戶服務>訊息中心。

通過郵件聯繫我們

請在所有通訊、支票和股票憑證上注明您的帳戶號碼或稅務號碼。要發送關於您德美利證券帳戶的書面通訊，請使用以下地址：

標準遞送：

常見問題和表格;

PO Box 2209, Omaha, NE 68103-2209

普通支票存款：

PO Box 2229, Omaha, NE 68103-2229

個人退休帳戶 (IRA) 支票存款：

PO Box 2789, Omaha, NE 68103-2789

IRA存款單是必須的。登入您的帳戶并進入客戶服務 > 表格和協議，并打印IRA存款單。或致電德美利證券客戶服務。

帳戶申請和帳戶轉帳：

PO Box 2760, Omaha, NE 68103-2760

隔夜遞送：

200 South 108th Ave, Omaha, NE 68154

賬戶管理

您選擇德美利證券帳戶的原因之一是自我主導投資的靈活性。作為自我主導投資者，您有責任確保您訂單的準確性、您的帳戶中有足夠的資金，且您的交易沒有違反證券規則。且由於您來負責，您也有責任承擔所有的市場風險、責任和帳戶虧損。我們將盡我們的最大努力確保您的訂單符合我們清算公司和市場的規則，但是歸根結底這是您的責任。

請保護您自己的資產和隱私，永遠不要將您的社會安全號碼 (SSN)、賬戶號碼、個人身份號碼 (PIN)、用戶ID、或密碼給任何未授權方。

交易

在德美利證券，您可以下單進行股票、ETFs、期權、共同基金和債券的交易。

股票

您可以交易國內交易所幾乎所有的股票，包括(但不僅限于)紐交所® (NYSE)的藍籌股、納斯達克®(NASDAQ)上的科技股、場外交易的布告欄(OTCBB)證券，以及粉紅單證券。當您在交易股票時，您有責任在下買入或賣空訂單之前確保您有足夠現金或可用資金。您也有責任在下單前確保您的帳戶中有必要的股票。股票交易將在交易後兩個工作日內結算。

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.

國內證券交易所

截至2018年，美國證券交易所所有8000多支股票供投資者買入或賣出。德美利證券接受在國內證券交易所上市股票的訂單，您可以通過網上交易下單、電話下單、分行下單，或通過移動設備下單。德美利證券將您的訂單直接傳送給交易所或通過第三方市場中心來執行您的交易。

場外交易和布告欄股票

德美利證券接受布告欄股票(OTCBB)和粉紅單股票在網上股票交易的訂單。這些證券可以下單的訂單類型在OTCBB證券交易規則中有概述，相關內容您可以在我們的網站上找到。

此類證券訂單涉及更高的投資風險，這是由于這些證券代表了由于種種原因無法在國內證券交易所交易的低價股票。反之，交易這些證券的券商不需要對證券做市或存有股票庫存。因為這些證券並不總是通過自動或電子連接執行系統進行交易，所以不一定有準確的報價，也不能保證立即執行。手動執行過程需要幾分鐘的時間是很常見的。要獲取更多信息，請您登入您的賬戶，進入交易>股票和ETFs，然後點擊“OTCBB證券交易規則”鏈接。

共同基金

德美利證券是業內提供最大共同基金庫的券商之一。您可以購買的共同基金超過13,000個，無交易費的共同基金超過2,500個。*我們也提供旨在使共同基金投資更為便捷的功能。我們提供系統性投資，一張對賬單彙集了您德美利證券共同基金的所有活動，您還可以通過一個電話更改您的基金家族。德美利證券將會在買入或替換訂單執行後寄送招股說明書。共同基金在買入後的30天內不可融資融券。

在投資共同基金前，請確保仔細考慮具體基金的投資目標、風險、收費和涉及的費用。要瞭解如何獲取包含這些和其他重要信息的招股說明書，請致電德美利證券客服。請在投資前仔細閱讀招股說明書。

*無交易費(NTF)共同基金是無銷售費共同基金，即德美利證券不收取交易費。德美利證券從基金公司收取報酬，包括從那些參與無銷售費、無交易費計劃的基金公司提供維護記錄、股東服務，以及其他管理和分配服務。德美利證券就這些服務的報酬部分是基於德美利證券客戶在這些基金中投資的金額。由德美利證券提供的無交易費基金和其他基金有適用於在基金中繼續投資的其他收費和費用，詳情請見招股說明書。

ETFs

ETFs是在交易所像股票一樣交易的一籃子股票。ETFs訂單可以在股票交易訂單或我們任何其他交易平臺中下單。這些基金一般追蹤已建立的市場指數、商品、外匯、行業或期貨合約。ETFs也可能包含杠桿或反向ETFs，這些ETF尋求達到證券指數的多倍每日回報或反向多倍每日回報。這些基金也包括追求積極管理策略的積極管理ETFs，并每日公布其投資組合持有。交易價格可能不能反映底層投資產品的確切淨資產價值。ETFs可能包含類似于直接擁有股票的風險，包括市場、行業或產業風險。一些ETFs可能包含國際風險、貨幣風險、商品風險和利率風險。

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.

請在投資ETF以前，確保仔細考慮具體ETF的投資目標、風險、收費和涉及的費用。要瞭解如果獲取包含這些和其他重要信息的招股說明書，請登入您的賬戶並查看研究和交易機會部分或致電德美利證券客服。請在投資前仔細閱讀招股說明書。

期權

德美利證券為多種期權交易策略提供了廣泛的定單類型。

投資策略包括期權交易，使投資者面臨額外成本、增加的風險以及潛在快速且重大的損失。在將期權交易納入您的投資策略之前，請閱讀標準期權特性和風險。此手冊由期權清算公司出版，包含了關於標準期權和期權市場的重要信息。德美利證券的客戶將在取得期權交易權限時收到本手冊的副本。您也可以通過致電客戶服務800-669-3900或致信到以下地址索取此手冊：TD Ameritrade，PO Box 2209，Omaha，NE 68103-2209；您可以在德美利證券網站上獲得此手冊的電子版本。登入到您的賬戶並進入交易>期權，然後選擇“標準期權的特性和風險”鏈接。

由于某些期權交易的內在風險和複雜性，期權交易不適于所有的投資人。行業規則要求德美利證券在批准期權交易權限前，投資人需滿足一定的條件。有關期權倉位的額外要求、我們的期權行使政策，請參閱德美利證券融資融資手冊。

期貨/外匯交易

德美利證券通過其附屬公司Charles Schwab Futures & Forex LLC提供廣泛的期貨與外匯交易的工具和資源。期貨和外匯交易需要一些資格和許可。有關賬戶要求的更多信息，或要升級您的賬戶，請聯繫Charles Schwab Futures & Forex LLC的客戶服務部門，電話是866-839-1100。

期貨和期貨期權交易是投機性的，並不適合所有投資者。損失的風險可能很大。客戶在交易前必須考慮所有相關風險因素，包括他們自己的個人財務狀況。

使用融資融券進行外匯交易具有很高風險，也有其獨特的風險因素。外匯投資受到對應貨幣風險的影響，因為這些交易沒有中央清算機構。

Charles Schwab Futures & Forex LLC通過傭金和/或外匯交易的差價獲利。期貨和外匯賬戶不受證券投資者保護公司(SIPC)的保護。

要獲得期貨和/或外匯交易權限，需要Charles Schwab Futures and Forex LLC的審查和批准。并非所有的賬戶持有人都有資格。外匯賬戶不適用於俄亥俄州或亞利桑那州的居民。

Charles Schwab Futures and Forex LLC是CFTC 註冊的期貨傭金商和 NFA 外匯交易商會員。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.

債券和定存

固定收益證券在很多投資組合策略中發揮作用。

德美利證券提供了大量的債券選擇，包括美國財政部、企業、政府、抵押擔保債券(CMOs)和市政債券。購買債券訂單的最低限額為五張債券(\$ 5,000面值)。購買定存訂單的最低限額為兩張定存(\$2,000面值)。

如果您對我們的固定收益產品有疑問，請致電800-934-4445聯繫我們的固定收益專員。

下單交易

德美利證券為您提供不同的交易方式。無論您是在辦公桌前還是在旅途中，德美利證券都能為您提供多種方式讓您快速將交易提交至市場。

注意：市場波動性、交易量和系統可用性可能會延遲賬戶使用和交易執行。

在我們的平臺上下訂單

除了我們的網站，您還可以通過其他交易平臺進行交易，這包括 thinkorswim 交易平臺。

thinkorswim®

這是我們功能最強大的交易平臺，提供創新的交易工具和分析 - 全部在一個可下載的應用程序中。

- 交易股票和期權，*包括三支和四分支策略
- 交易期貨和外匯
- 使用數百個可自定義的技術研究和繪圖工具來分析圖表
- 根據價格、技術指標等設置警示
- 研究倉位的風險狀況并分析任何交易的盈虧潛力
- 根據基本面或技術數據篩選股票，然後將其保存在觀察列表
- 使用paperMoney進行虛擬交易而不用自己的錢冒險

*期權不適合所有投資者，因為期權交易固有的特殊風險可能使投資者面臨潛在的快速以及重大損失。在投資涉及期權的交易之前請仔細閱讀期標準期權的特性和風險。多分支期權策略可能需要大量交易成本，包括多重佣金，這可能會影響任何潛在回報。這些高級期權策略通常與基本期權交易相比涉及更高風險，以及更複雜的風險。

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.

在我們的網站上下訂單

我們方便、私密、安全的交易網站(tdameritrade.com)為您提供全天候賬戶的使用，使您的投資管理變得簡單易行。通過我們的網站，您可以：

- 下單
- 檢索報價
- 查詢餘額
- 查詢倉位
- 查核訂單
- 保存訂單

通過移動設備和自動客服下訂單

德美利證券為客戶提供通過TD Ameritrade Mobile或TD Ameritrade Mobile Trader(我們的兩個移動交易應用程序)或在其他移動或桌面應用程序中使用我們的自動客服管理其賬戶的能力。這些包括為iPhone、[®]iPad、[®]BlackBerry和Android[™]定制的移動應用程序。我們還提供移動版網站，可通過任何有標準移動網絡瀏覽器的設備訪問。

TD Ameritrade Mobile、TD Ameritrade Mobile Trader和自動客服允許您進行交易、收取實時報價、查看賬戶倉位、編輯和取消訂單、查看訂單狀態和獲取市場信息等等。

在美國交易所上市的股票、ETFs和期權網上交易的備金為0.00美元。期權交易每份合約費用為0.65美元。場外交易(OTC)股票(未在美國證券交易所上市的股票)的在線交易收取\$ 6.95備金。

要下載移動應用程序，請進入移動設備上的應用程序商店，或從移動設備訪問tdameritrade.com，然後選擇工具和平臺>移動交易。

注意：市場波動性、交易量和系統可用性可能會延遲賬戶使用和交易執行。

獲取實時市場數據的條件是先接受交易所協議。專業人員的使用會有所不同。

通過經紀人下訂單

當您下一個需要特殊處理的訂單時，您可能希望直接與懂行的經紀人交談。我們的經紀人可以為您下單交易，並回答有關您交易的具體問題。請記住，德美利證券經紀人僅負責幫助您下單，而不會提供投資建議或意見。如果你想要關於固定收益產品的指導，您可以要求任何德美利證券的經紀人將您轉接給適當的工作人員。

致電800-669-3900聯繫我們持牌經驗豐富的經紀人，服務時間為一週七天，每天24小時。

可以協助債券交易的固定收益專員的服務時間為美東時間上午8點到下午7點，周一至周五(不包括市場假日)。

通過電話下訂單

德美利證券電話通(IVR)電話系統旨在使您輕鬆便捷且經濟地管理您的賬戶 - 每周7天，每天24小時(市場假日無交易)進行管理。只需通過任何按鍵式電話撥打800-669-3900，系統將引導您完成報價和訂單流程，並提示您使用電話鍵盤進行適當的輸入和語音指令。該系統還可以讓您收到實時報價。有關IVR系統的更多信息，請參閱電話通電話系統說明PDF，網址為：https://www.tdameritrade.com/zh_CN/why-td-ameritrade/contact-us/form-library.page。

注意：德美利證券不接受通過美國郵件、電子郵件或傳真發送的股票、期權、共同基金或債券的訂單。

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

德美利證券提供統一佣金費率，無論您交易多少股，且不會收取其它訂單處理費用。訂單在同一天執行的多筆交易僅收取一次佣金。在多個交易日部分執行的交易將按每個交易日收取相適用的佣金。

股票和期權

	股票	期權
網上下單:	\$0.00	\$0.00 (+\$0.65 費用/合約)
電話通 (IVR) 電話訂單:	\$5.00	\$5.00 (+\$0.65 費用/合約)
經紀人協助的市價單和限價單:	\$25.00	\$25.00 (+\$0.65 費用/合約)
期權行使或指派:		\$0.00

*場外交易(OTC)股票(未在美國證券交易所上市的股票)的在綫交易收取 \$ 6.95 佣金。

**指數期權有由交易所收取的額外費用。請參閱本手冊最後一頁的“指數期權費用”部分。

共同基金

基金	價格
無交易費基金	無佣金
無銷售費交易費基金	最高至 \$49.95 或 **\$74.95 買入 \$0 賣出
銷售費基金	無佣金†

德美利證券從參與其無銷售費、無交易費計劃的基金公司收取報酬，用于記錄維持和股東服務以及其他管理服務。德美利證券就這些服務的報酬部分是基於德美利證券客戶在這些基金中投資的金額。無交易費基金有適用於在基金中繼續投資的其他收費和費用，詳情請見招股公開說明書。只有持有期為180天或更短的無交易費(NTF)基金(除了Direxion、ProFunds和Rydex)需要交納短期贖回費，這將是49.99美元的固定費用。這筆費用是基金招股公開說明書中提到任何費用之外的費用。

†基金家族也可能收取費用，詳情請見基金招股公開說明書。

**對於您所購買的某些不向德美利證券支付所購股票記錄保存、股東和其他管理服務的基金家族，會被收取更高的交易費。

固定收益

債券	價格
拍賣的國債	可免佣金交易
所有其他債券交易	基於淨收益率

定存	價格
新發行	基於淨收益率
二級市場	基於淨收益率

單位投資信托(UITs)	價格
新發行	來自發行人的配售費
二級市場	來自發行人的配售費

德美利證券可能以主委托人的身份進行任何固定收益交易。當作為主委托人并基於淨收益收取報酬時，我們將對任何買入加價，并對任何賣出減價。加價或減價將包含在您的價格和所報的收益率中。債券和CMO買入訂單的最低限額為五張債券(\$5,000面值)。定存買入訂單最低限額為兩張定存(\$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.

市場時段

正常交易時段

交易在正常的市場交易時段內執行(目前是美東時間上午9:30至下午4點)。如果在市場收盤之後下單，其則將下一個工作日的交易時段被發送到市場。期權市場交易時間一般是美東時間上午9:30到下午4:15。多數股票和窄基指數期權在4點之前停止交易，廣基指數期權在4:15之後停止交易。德美利證券在正常股市開盤期接受市價單、限價單、止損單和止損限價期權訂單。在正常市場開盤期之外，不允許開倉交易的期權市價訂單。在特定基金截止時間之後提交的共同基金訂單通常將收到的是下一個工作日的資產淨值(NAV)。

延長交易時段

德美利證券提供盤前和盤後交易時段以及有限數量證券的隔夜交易。盤前交易時段為美東上午7點到上午9點28分，周一到周五。盤後交易時段從美東下午4:02開始。到晚上8點，周一至周五(不包括市場假日)††此服務允許客戶在正常市場時間以外交易超過8,000種證券。延長隔夜時段為有限數目的證券提供從美東晚上8點開始直到早上8點、周日至周五的所有時段的交易。

- 要進行延長時段交易，請登入您的賬戶并進入交易>股票和ETF。然後從有效期菜單中選擇“盤前”，“盤後”或EXTO(隔夜延長)。您也可以選擇“當天+延長時段”或“GTC+延長時段”來下定單，它在正常交易時段和延長交易時段都有效，時間為美東時間上午7點到晚上8點。另外，您可以選擇GTC+EXTO來下單，并在所有時段有效，直至成交、取消或過期。您可以輸入您希望取消GTC+EXTO訂單的日期，最多可以從下單之日起六個月。延長時段交易有與正常交易時段不同的獨特風險和規則，包括下單交易的不同流程。請在決定參與之前請查看延長交易時段的規則。

††延長時段交易的收盤時間可能會有所變動。

市場規則

訂單是按照各個交易所和執行點的規則和政策接受的。正常交易時段和延時交易時段之間的交易規則也有所不同。如果一個訂單被拒絕，德美利證券可能會嘗試與您聯繫。維護具有當前電話號碼和電子郵件地址的德美利證券個人資料很重要。有關更新個人資料的更多信息，請參閱第24頁的“更新您的賬戶資料”。

訂單類型

從以下選項中選擇訂單類型:

- **市價單** - 選擇“市價單”訂單類型表示您希望以以下一個市場價格立即執行您的訂單。
- **限價單** - 選擇“限價單”訂單類型表示您希望以特定價格或更好的價格買入或賣出股票。請記住，股票和期權可以在多個交易所進行交易，但每個訂單只能由一個交易所或做市商進行。因此，您的訂單只能在下單的市場成交。請注意不要只是因為股票或期權以您的限價訂單中指定的價格交易，就認為您的訂單已經被執行。如果證券交易價格穿過了您的價格，請聯繫德美利證券代表進行確認。

- **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).

- **止損單** – 當您以止損訂單買入時，輸入高于賣方價的止損價格。當您以止損訂單賣出時，輸入低于當前買方價的止損價格。ETF的止損訂單，以及紐約證券交易所、納斯達克和場外交易布告欄(OTCBB)的證券通常在止損價格被公布(交易)時被激活。一些先進的平臺將允許您修改訂單以激活報價。一個期權的止損賣單是以公布(交易)價格或賣方價/出價激活。一個期權的止損買單通過買方價或公布(交易)價格激活。掛牌股票、納斯達克(NMS)股票和大部分期權都接受止損訂單。

注意：不保證執行價格是止損價格。

- **止損市價單** – 當達到“止損價格”時，“止損市價訂單”變成“市價單”，券商需要以當前的市場價格全部并快速地執行市價單。因此，止損市價單的最終執行的價格可能與您的“止損價格”有很大的差別。因此，儘管您的止損訂單成爲市價單後被快速執行，但是在市場波動的情況下，如果市場變化迅速，執行價格可能與止損價格相差甚遠。
- **止損限價單** – 當股票達到“止損價格”時，“止損限價單”變成“限價單”。“限價單”是買入或賣出不差于特定價格(例如，限價)證券的定單。通過使用止損限價單而不是止損單，您將獲得針對股票價格的額外確定性。但是，你也應該知道，因爲券商不能以低于所選限價的價格賣出(或以更高的價格買入)，該訂單有可能根本不會被執行。一般來說，如果您注重的是達到期望的目標價格，而不是不計價格立即執行您則應使用限價單。

止損單可能會由短暫而劇烈的價格變化被激活。在市場波動情況下，股票價格可以在短時間內大幅移動，并觸發止損單的執行(之後股票可能會恢復之前的價格水平交易)。您應該明白，如果在這種情況下您的止損市價單被觸發，那麼您的訂單可能會以不理想價格被賣出，即使股票價格在同一交易日內可能會穩定下來。

在市場極端波動的情況下，賣出止損單可能會加劇價格下跌。賣出止損單的激活可能會增加證券價格的下跌壓力。如果止損市價單在價格急劇下跌的過程中被觸發，也更有可能導致執行價格遠低于止損價格。

- **跟踪止損單** – 跟踪止損單是使用止損參數輸入的訂單，該參數創建移動或“跟踪”激活價格。跟踪止損賣單可以幫助您控制已有倉位的風險，它允許您以隨市場變化的激活價格輸入的止損單。止損單的作用是一個棘輪效應，僅向有利的方面跟踪價格走勢。對於跟踪止損賣單，激活價格僅向上移動。對於買入跟踪止損單，激活價格僅向下移動。如果價格反轉方向，止損價則保持在先前的水平，并且如果反轉價格超過指定的點數或百分比，那麼止損價格將被激活。
 - **跟踪止損單(%)** – 對於基于百分比的跟踪止損單，輸入跟踪當前價格的百分比數。您可以輸入1到99之間的整數作爲跟踪量。
 - **跟踪止損單(\$)** – 對於基于點數的跟踪止損單，輸入跟踪當前價格的美元數量。輸入的跟踪金額應至少爲1美分(0.01美元)，且不得大于當前的買方價(如果是賣出)。

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.

訂單到期選擇

選擇訂單類型後，選擇訂單到期日。您到期日的選擇包括：

- **當日單** – 在美東時間上午9:30:00之後至下午4:00:00輸入的當日單，在當天下午4:00點以前有效。在美東時間下午4:00:01至上午9:29:59輸入的當日單將在下一個正常市場時段美東時間上午9:30:00到下午4:00:00有效。
- **當日 + 延長時段** – 在美東時間上午12:00:00之後至下午6:59:59之間下的單被標記為當日 + 延長時段，在當日美東時間上午7:00:00至晚上8:00:00之間有效。在美東時間下午8:00:00至上午6:59:59之間下的當日 + 延長時段訂單，將在下一個市場交易日的東美時間上午7:00:00至晚上8:00:00 ET有效。由於有些交易所在上午7點之前開始匹配訂單，所以當日 + 延長時段訂單可能會在上午7點之前被執行。
- **取消前有效訂單(GTC)** – GTC訂單會一直持續到成交或被取消為止。您可以輸入您希望取消GTC訂單的日期，最多可以設到下單之日起六個月。訂單在美東時間上午9:30:00至下午4:00:00之間有效。如果您指定了日期，訂單將在那天美東時間下午4:00點過期。如果您指定的日期是市場假日或周末，則到期日將自動改為該日期之前的最後一個有效市場交易日。請查看“訂單狀態”頁面查看更新的到期日。
- **GTC + 延長時段** – GTC + 延長時段的運作方式與GTC訂單一樣，只不過每天還包括延長交易時段。GTC + 延長時段訂單在美東時間上午7時至下午8時是有效的。由於有些交易所在上午7點之前開始匹配訂單，所以在GTC + 延長時段到期的訂單可能會在上午7點之前被執行。如果您指定日期，則訂單將在當日美東時間下午8:00:00時過期。如果您指定的日期是市場假日或周末，則到期日將自動改為該日期之前的最後一個有效市場交易日。請查看交易菜單下的“訂單狀態”查看更新的到期日。
- **盤前延長時段** – 盤前延長時段訂單僅在美東時間上午7:00:00至上午9:27:59之間有效。訂單標記為盤前(Ext. AM)，且在美東時間上午9:27:59至後一天上午7:00:00之間下的單只能在下一個盤前延長交易時段有效。
注意: 在上午9時28分至上午9時30分之間收到盤前延長時段訂單，可能會被拒絕或取消，這是由於來不及進入盤前延長交易時段。在此時間之後收到的延長時段訂單可能會被轉到下一個盤前延長交易時段。請確保在網上確認您的訂單狀態。
- **盤後延長時段** – 盤後延長時段訂單僅在美東時間下午4:02:00至晚上8:00:00之間有效。訂單標記為盤後(Ext. PM)，且在美東時間晚上8:00:00至後一日下午4:02:00之間下的單只能在下一個盤後延長交易時段有效。
- **隔夜延長時段(提供的證券有限)** – 隔夜延長時段(EXTO)訂單適用於美東時間晚上8:00:00至早上8點的所有時段，周日至周五。
- **GTC+ 隔夜延長時段(提供的證券有限)** – GTC+ 隔夜延長時段(GTC + EXTO) 訂單適用於每日24小時所有時段，直至訂單完成、取消或到期。您可以輸入您希望您的GTC+ EXTO取消的日期，最多可以設到下單之日起六個月。

特別指示

您可以指定以下任何特別指示：

- **全部成交否則不做(AON)** – 選擇“AON”表示您希望您的訂單一次性全部全執行或不執行。
注意：AON訂單在市場上的優先級最低。
- **不減價(DNR)** – 選擇“DNR”表示您希望執行您的定單在執行時不降低限價來反映未來宣布的股息。要使用此指令，請選擇“GTC”作為訂單到期日。

- **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.

- **執行或取消(FOK)** –選擇“FOK”表示您希望以指定價格立即買入或賣出指定數量的股票。如果訂單不能立即全部成交，則會被自動取消。
- **AON/DNR** –選擇“AON/DNR”意味著您希望指定“全部成交否則不做”和“不減價”的指令說明(請參閱上文)。要使用此命令，請選擇“GTC”作為訂單到期日。

訂單傳送與執行

除非您指定執行市場，否則德美利證券將決定把您的訂單傳送到何處執行。

我們考慮各種各樣的因素來確定您訂單的傳送地點，如執行價格、價格改善機會(當訂單以比所顯示的全國最佳買方價或賣方價更有利的價格執行時)、市場深度、訂單大小和證券的交易特點、高效可靠的訂單處理系統和市場中心服務水平、執行的速度、效率和準確性，以及市場執行訂單的成本。

如果您指示我們將您的訂單傳送到指定的市場進行執行(“直接傳送”)，並且我們接受您的訂單和指示，那麼除了根據您訂單的條件迅速執行訂單外，我們無需做最佳執行的判斷。將訂單傳送至指定市場中心的指示可能會產生額外的費用。

訂單審核

德美利證券保留在將訂單發送到市場之前對訂單進行審核的權利，以確保其遵守德美利證券和證券市場的規則和政策。訂單的審核過程可能會延遲將訂單傳送到交易所或做市商。如果確定處理或執行訂單將對我們的客戶或我們公司構成不合理的風險，或者可能擾亂市場或我們的運營，那麼訂單將被取消。

訂單確認

為了避免錯誤或誤解，我們會將您通過電話下的訂單回讀給您，以便您確認并接受。當您在我們的網站上下單時，除非您啓動快速交易(Express Trading)，否則您將看到一個查核訂單屏幕。

注意：您應該檢查訂單的準確性，如有必要，請在下訂單之前進行更正。這一步非常重要。您的訂單將完全按照經紀人或電話系統回讀的方式下單，或完全按照我們網站上訂單查核屏幕上所顯示的方式進行下單。

在任何情況下，您都有責任確保訂單信息的正確性，執行訂單不會與任何在交易時段內制定的任何尚待執行訂單衝突，且該賬戶中有足夠資金買入- 或者有股份或倉位賣出所指定資產。您應該與經紀人分享任何潛在的相關信息。

編輯和取消訂單

尚待執行訂單可以通過德美利證券網站、我們的IVR電話系統或德美利證券經紀人進行編輯和取消。請記住，除非指示我們取消以前的訂單，否則所有訂單都被視為新訂單。

- **編輯訂單。**只能對現有訂單的條件進行更改。市場必須在原訂單全部成交前收到信息並進行更改。如果不是這樣，編輯的訂單將被取消。如果原始訂單被部分執行，那麼原始訂單的剩餘部分將根據編輯訂單的條件在市場上進行處理。當您原始訂單被執行時將收取相適用的佣金，當編輯訂單被執行時將收取單獨的佣金。如果定單執行發生在多個交易時段，那麼該訂單也將被收取單獨的佣金。

注意：有些訂單不能一次全部成交(由於股份有限)，因此您的訂單可能會在一天內、或者(如果是GTC訂單)在幾天的時間內被部分執行。在同一個交易日分批執行的交易僅收取一次佣金。在多個交易日部分執行的交易將按每個交易日收取佣金。

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，假設您下訂單賣出1000股XYZ股票。在第一天，你會收500股成交。在第二天，你收到300股成交，并另收到200股成交。您將被收取兩次佣金，第一天一筆的一次，第二天兩筆的一次。如果您在第一天之後選擇取消訂單，則只收取一筆佣金。

- **取消訂單。**交易所或做市商必須收到和處理取消要求。如果市場已經執行了原始訂單，那麼訂單將不會被取消，因為執行的訂單已經是“太遲而無法取消”。在正常情況下，如果股票或底層資產有在交易，市價單就不能被取消。

注意：請在下其他訂單之前，致電客戶服務部門進行“取消確認”。否則，如果賬戶超出其可用資金或超賣倉位，那麼將由您來負責。

交易結算

聯邦證券法規要求股票和債券交易要在交易後的兩個工作日內結算。在特殊情況下，可能實行更嚴格的要求。期權、大部分共同基金和一些美國國債會在下一個工作日結算。

部分成交

部分成交是指執行股數少於指定的股數(或期權合約)的訂單。在同一個交易日內多筆執行的交易只收取一筆佣金。在多個交易日部分執行的交易將按每個交易日單獨收取佣金。如果在第一次部分成交訂單後編輯訂單，那麼可能需要額外的佣金。請參閱第13頁上的“編輯和取消訂單”以瞭解更多信息。

現金帳戶中的交易限制

根據聯邦儲備系統理事會工作人員的適用解釋，現金帳戶客戶在以全額現金付清前一次買入前，禁止習慣性賣出證券。此類支付可以使用賬戶中的現有現金、賣出全部支付證券的結算收入和額外的現金存款。如果賣出的股份尚未全部付清，那麼在結算日期前出售所得款項可能不會被視為現金。

以下假設示例闡述了可以導致賬戶被限制的活動：

示例1：

- 客戶的現金帳戶持有\$10,000。然後客戶進行以下交易：
- 客戶買入A公司的\$10,000倉位，并以\$10,000現金支付買入：
- 客戶隨後賣出A公司的倉位，并獲得至少\$10,000的淨銷售收入。
- 如果客戶在所買入的公司A倉位結算之前出售該倉位，則客戶將無法使用售出所得購買其他倉位。如果原始購買已結算，那麼售出所得將可以用于購買倉位。

示例2：

- 客戶持有公司B的倉位，且可用現金為\$0.00，進行了以下交易。
- 客戶售出了公司B的倉位，并獲得\$10,000的現金收入。
- 在同一交易日，客戶以10,000美元的價格購買了C公司的股票。
- 如果客戶在原始銷售結算之前出售C公司的倉位，則該交易將被視為違規操作 (good faith violation)，因為在出售C公司的股票時賬戶中還沒有足夠的資金來支付購買該股費用。

在現金帳戶中以上述方式進行交易可能會導致90天的限制，限制賬戶只能用結算的現金在交易當日買入。此外，所有開倉交易都必須通過經紀人交易，以確保賬戶有可用于交易的結算。您可以通過將資金存入您的賬戶、合併賬戶或轉換為融資融券賬戶來避免這些限制。

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: 融資融券交易增加了損失的風險，並包括如果當賬戶淨資產低於規定水平的情況下被強制出售的可能性。融資融券不適用於所有賬戶類型。請仔細閱讀融資融券手冊和融資融券披露文件以瞭解更多詳情。

賬戶歷史

訂單成交禮貌性通知 (CFN)

出于禮貌，德美利證券還為每筆交易提供訂單成交通知。雖然這不是法定交易確認，但這通常比收到交易成交通知的方式要快得多。CFN會通過電子郵件儘快通知您的交易已執行。要指定您希望接收確認和CFN的方式，請登入到您的賬戶，然後進入客戶服務>我的資料>一般資料，然後在“通訊”部分進行選擇。

交易確認單

每次訂單被執行時，您將收到行業法規要求的法定交易確認單。這個確認不是賬單，而是您交易的記錄。請仔細檢查您的確認單，如果您有任何問題，請在收到確認單的兩個工作日內聯繫德美利證券客戶服務。確認單為免費提供。

賬戶對賬單

如果您想通過美國郵政每月或每季度接收紙質對賬單，那麼您將被徵收為每份對賬單\$2的費用。清倉價值為\$10,000或以上的客戶賬戶可以免費獲得每月或每季度的紙質賬單。如果您想每月收到電子對賬單，您可以免費訂閱此服務。您將在每個月初收到一封電子郵件，通知您可以在網上獲取對賬單。某些類型的活動需要每月提供對賬單，通過電子或美國郵政。

注: 您可以要求額外的、通過美國郵政寄送的紙質對賬單副本，每份\$5。

稅務文件

德美利證券將在2月15日之前發送1099表格報告上一年的活動。

稅務相關平臺顯示

德美利證券在我們的平臺上提供稅務批號計稅和表現報告，以供一般參考和教育之用。德美利證券不對那些不“受影響”證券信息的可靠性或適宜性負責。然而，對於根據現行IRS成本基礎稅收報告規則下被定義為“受影響”的證券，德美利證券負責維護用于報稅目的的成本基礎和稅務批號的準確性。德美利證券使用GainsKeeper的服務來提供這種服務，並可能以不同方式向客戶展示GainsKeeper的信息。無論是通過Gainskeeper系統還是其他方式，德美利證券將全權負責只為客戶提供“受影響”證券的稅務批號成本基礎信息的準確性。德美利證券不提供稅務建議。有關稅務批號和表現報告，您可能需要向獨立來源進行諮詢。

當前的交易盈虧計算也呈現在我們的各種平臺上。此類計算不能反映會影響實際結果的交易成本。

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.)

賬戶服務

股息

當公司宣布派發股息時，它確定了股東收取股息的日期。這個“記錄日期”是爲了公司的管理目的而建立的。股票去掉宣布股息後交易的第一天被稱爲“除息日”。

在除息日，由於股東無權再收取股息，股票的開盤價將被調整。這是通過將股票價格減去股息價格來實現的。如果您除息日或之後買入股票，您所購買的不包括股息。如果您在除息日或之後賣出股票，您有權獲得股息。

除非您在下單時指定了DNR(不減價)，否則尚待執行的買入限價單、賣出止損單和賣出止損限價單會自動調整至最近的一分錢。除非您聯繫德美利證券，並指示我們將股息支付給您，否則在本月內您賬戶中所收取的所有股息都將記入賬戶。在這些情況下，股息在月底收取並支付一次。只有當應計股息總計10美元或以上時，才會自動發送支票。

除非該賬戶已經加入德美利證券的股息再投資計劃(DRIP)，否則所有符合條件的分配，包括定期和可選股息以及資本收益分配，將以現金形式支付到賬戶。一旦賬戶加入DRIP計劃，合格的分配將根據股息再投資指令被處理。

股息再投資計劃 (DRIP)

德美利證券的股息再投資計劃(DRIP)允許您輕鬆自動地無成本再投資股息。參與該計劃不收取佣金或服務費。

隨著時間的推移，再投資您的股息可以對您的整體回報產生重大而積極的影響。股息再投資爲您的收益提供潛在收益，從長遠來看這可能會顯著增加您的收益。您不必做出複雜的決策，也不需要決定在哪裏再投資。您的投資組合將在您已經選擇的股票中持續增長。

如何運作？

DRIP將股東股息自動再投資到該公司股票額外股份中。這使得股東可以通過不斷對所有股息所得重新投資，而長期積累資本。

超過5,000個美國上市股票和大多數美國存托憑證(ADRs)都有資格參與該計劃。它適用於大多數普通股、優先股和封閉式基金。大多數現金分配(包括常規和可選股息)和資本利得分配都可以再投資。

您可以選擇全部和部分加入該計劃。全部加入後，您賬戶中所有合格股票的股息將被再投資。所有未來購買的合格股票將被自動設置爲DRIP。或者您可以選擇部分再投資，並選擇您想包括的合格股票。

新添了什麼？

- 比以往更多的股票具備資格加入這個計劃。
- 您現在可以積累一個倉位中的散股(分數)股票。(之前，DRIP只能購買整股。)

- 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.

- 您現在可以將散股倉位賣出。
 - 爲了做到這一點，您將需要賣出該倉位中的整股。
 - 在這樣做的時候，您也會賣掉該倉位中剩餘部分的股份。
- 您現在可以查看股票額散股數量。
 - 散股數額不會顯示在“訂單狀態”頁面。要查看散股，請登入您的帳戶并進入我的帳戶>倉位。

如何加入？

這個計劃很容易加入。只需從chinese.tdameritrade.com登入到您的帳戶，然後進入客戶服務>訊息中心，向我們發送安全訊息或致電客戶服務**800-669-3900**。

所提供的信息僅用于一般信息目的，不應被視爲個人建議或意見。在做出獨立投資決定之前，請諮詢其他信息來源并考慮您的個人財務狀況和目標。

過去的證券表現并不能保證未來的結果。所有投資都涉及風險，包括投資本金的損失。

代號更改、分股等

需要注意的是，如果您下單的股票或期權有反向分股、正向分股、代號更改等情況，您的倉位可能不會立即被更新。您有責任瞭解此類情況的生效日期，以便確定在股票分股或更改的類型，并在下單時提供正確的指示(包括準確的代號和數量信息)。德美利證券不負責通知您這些關於證券行動的情況，且不對造成的任何欠款或其他後果負責。

帳戶保護

保護您是我們的首要任務。這是爲什麼我們在領先安全軟件、系統和程序方面進行了大量投資的原因。儘管沒有安全系統是絕對無懈可擊的，但是隨著新工具和技術的涌現，我們不斷地檢查、改進并升級我們的基礎設施。

除了對於黑客和網絡犯罪分子的威脅之外，德美利證券還爲您提供資產保護，以防止券商破產。德美利證券是證券投資者保護公司("SIPC")的成員，該公司爲其成員的證券客戶提供高達\$500,000的保護(包括現金索賠\$250,000)。說明手冊可在www.sipc.org上索取。

此外，德美利證券通過倫敦保險公司提供補充保險，爲每位客戶提供價值1.495億美元的證券保護和200萬美元的現金保護。如果券商破產，客戶可能會收到破產受托人以及SIPC的應收款項。補充保險金是在受托人和SIPC支付後被支付的，在此保險範圍內，每個客戶得到受托人、SIPC和倫敦保險公司的累計回報受限于1.52億美元。德美利證券補充保險的對所有客戶的支付總額受限于5億美元。這項保單涵蓋了券商破產後的保險範圍，但不保護證券市場價值的損失。更多詳情請諮詢clientservices@tdameritrade.com。帳戶不受聯邦存款保險公司(FDIC)保護，也不是任何金融機構的存款、義務或擔保。

注：通過德美利證券購買的非存款投資不受FDIC保險保護，不由任何金融機構承擔或擔保，并且投資風險和損失有可能超過投資本金。

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.

現金轉存賬戶選擇

德美利證券提供現金轉存計劃，使您能够在德美利證券賬戶中獲得現金餘額利息。您賬戶中的現金可以存放在德美利證券的FDIC保險存款賬戶(IDA)中，這是由一個或多個銀行("計劃銀行")持有的存款賬戶，由聯邦存款保險公司(FDIC)針對銀行倒閉為每個銀行的每個存款人可能有資格最多擔保25萬美元。用于購買證券作為德美利證券現金持有或作為以投資組合保證金賬戶持有的證券賬戶中的資金受到SIPC保護。根據現金餘額和賬戶類型，可能還有額外的現金轉存選擇。您可以通過以下網址查看這些產品的當前利率信息：<https://www.tdameritrade.com/zhs/pricing/margin-and-interest-rates.html>。

監控存款總額以確定FDIC的承保資格非常重要。在計劃銀行持有的其他賬戶也包含在FDIC保險存款的總額中。

監管服務

為了安全和交易便利，德美利證券通過我們的清算公司TD Ameritrade Clearing, Inc.為您賬戶中的證券提供保管。大多數證券都由存儲信托和清算公司(DTC)持有。這項服務不收費，它保護證券不受損害、丟失和盜竊。

賬戶存款信息

資金可以通過電子方式、電匯或支票進行存款。您也可以通過憑證將證券存入或從其他經紀賬戶將其轉入。大部分服務您可以通過登入您的賬戶并進入“我的賬戶”>“存款和轉帳”在網上使用。

電子注資

電子注資提供了一種自動從您賬戶存入或提取資金的便捷方式。*為電子注資設置您銀行賬戶信息的初始過程可能需要四到五個工作日。一旦啓用了電子注資，您可以進行一次性存款或提款，您還可以設置定期存款，將資金定期轉入您的經紀賬戶。

- 如果您在一工作日美東時間下午5點之前提交存款請求，那麼存款的資金將在下一個工作日計入。在美東時間下午5點之後或在周末/節假日提交的存款申請，將在第二個工作日計入。
- 在工作日美東時間下午4:30之前提出的提款要求，將在下一個工作日存入接收賬戶。在美東時間下午4:30點之後或在周末/節假日提交的申請，將在第二個工作日存入收款賬戶。
- 由于資金不足而導致您銀行拒收的每個請求，將收取退款費用。
- 每個德美利證券賬戶電子存款的最高累計金額(涉及一家或多家銀行的一次或多次電子交易)為每天250,000美元。電子存款的最低金額是1美元。
- 資金必須先計入您的賬戶中，您才能進行交易；它們通常在德美利證券收到您的支票或電子存款後的1-2個工作日計入。在您的存款被確認之前，德美利證券將限制提款和交易某些證券，支票可能需要額外的4-5天，電子存款可能需要額外的2-4天(電匯立即可用)。德美利證券根據市場風險確定您不能交易的證券；其中包括但不限于：股票期權、一些外國證券、以及每股價格低於5美元的大多數股票。所有的電子存款都需要審查，且可能會被限制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.

*電子注資在某些退休賬戶中不可用。並不是所有金融機構都參與。如果您的銀行拒絕電子注資轉帳，您可能被收取電子注資被退費用。

在存入支票時，請將抬頭寫為TD Ameritrade Clearing, Inc.，除非在這一段後的規則中另有說明。一定要在您的支票上包含您的德美利證券賬戶號碼。所有IRA存款應附上IRA存款單，以確保存入正確的納稅年度。要從我們的網站下載存款單，請登入您的賬戶，然後進入客戶服務>表格和協議。

可接收的支票存款

以下是一些關於德美利證券可以接受存款的支票規則。請參考這些規則，以防您的支票被退。德美利證券保留在將支票計入到您德美利證券賬戶之前確認資金的權利。

- **應付條款。**支票必須通過位於美國的銀行以美元支付。
- **個人支票。**只接受從與您正在注資的德美利證券賬戶姓名相同的個人支票賬戶中開出的支票。
- **聯名支票賬戶的支票。**聯名支票賬戶上的支票可以存入任何一方的經紀賬戶。如果支票賬戶上的個人是賬戶所有人之一，則可以將個人支票賬戶中的支票存入德美利證券共同賬戶。
- **現金支票(本票)。**當匯款人的姓名被印在銀行的支票上時，可以使用銀行本票。支票上的姓名和德美利證券賬戶的姓名必須一致。
- **第三方支票。**第三方支票(如來自配偶、企業等的支票)只有在以下情況下才可接受：(1)向經紀賬戶持有人支付且支票背書的抬頭為“TD Ameritrade Clearing, Inc.”；或者(2)抬頭為“TD Ameritrade Clearing, Inc. FBO(受益人[經紀賬戶持有人和經紀賬戶號碼])”支付。
- **投資俱樂部支票。**投資俱樂部支票應該從投資俱樂部名下的支票賬戶中提取。如果投資俱樂部的會員用個人支票存款，支票抬頭必須支付給“TD Ameritrade Clearing, Inc. FBO(投資俱樂部名稱)”。
- **可接受的外國票據。**(僅限加拿大銀行簽發的支票。)

請將支票抬頭寫為TD Ameritrade Clearing, Inc.。我們接受以美元支付且通過美國銀行簽發的支票以及加拿大銀行開具的支票。

- 可接受的外國票據。(僅限加拿大銀行簽發的支票。)

德美利證券就合格貨幣兌換交易收取第三方服務提供商的推薦費。為了促進貨幣兌換過程，銀行根據評估貨幣加價率獲得收入。

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.

通過存入外國票據，您：

不追究并同意賠償及保證德美利證券公司和第三方服務提供商，免遭如下情況下的索賠：

由于有關您賬戶的任何操作或未履行的操作可能引起的任何和所有損失、成本、索償或財務義務，以及由于按照此處提供說明行事可能導致的任何和所有損失、成本、索賠或財務義務。

保證 (i) 您有權進行上述交易；且 (ii) 您瞭解交易受賬戶所有者與德美利證券之間的賬戶協議 (“協議”) 約束。

您瞭解并同意，第三方服務提供商將使用轉換匯率將資金轉換為美元，并將資金轉給指定的接收者。您還瞭解并同意，德美利證券無法保證服務提供商何時將資金記入貸方，此過程可能需要幾天，在此期間，資金將由服務提供商保存在其銀行帳戶中，并與該提供者的其他資產混合在該賬戶中，并且：(i) 沒有受到SIPC或德美利證券的SIPC額外承保範圍的保護，(ii) 沒有任何利息，并且 (iii) 沒有資格獲得其他收入抵免。

不接受的存款

有些存款類型是德美利證券不能接受的，包括：

- 硬幣或貨幣
- 由西聯匯款(Western Union)、郵政服務和速匯金(MoneyGram)發行的匯票
- 旅行支票
- 來自外國銀行的任何支付(如支票、匯票、旅行支票和銀行匯)。
- 儲蓄機構(Thrift) 提款訂單
- 國內匯票
- 由多人簽字的支票
- 涉及多個德美利證券賬戶的支票(我們不會將一張支票的金額分開存入多個賬戶。)
- 沒有根據賬戶手冊中“賬戶存款信息”和“可接受支票存款”部分中指定填寫和簽名背書的第三方支票。
- 來自未成年人的支票
- 日期已超過六個月的支票
- 遠期支票
- 信用卡支票
- 國外第三方電匯
- 美國儲蓄債券

注意：不可接受的存款將不會記入您的賬戶，并將被退回。上述不能接受的存款清單沒有包括全部。可能還會出現其他情況決定付款不可被接受。

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

電匯轉帳

電匯轉入

您可以使用以下信息將資金電匯至您的帳戶。

如果您的金融機構位於美國境內，請電匯至：

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

轉入帳戶：

TD Ameritrade Clearing, Inc.
帳戶號碼 4123214561

*受益人：

您德美利證券的9位數帳戶號碼

您的姓名

您的地址

**必須填寫以便及時準確的處理您的電匯申請。*

如果您的金融機構位於美國境外，請電匯至：

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

轉入帳戶：

TD Ameritrade Clearing, Inc. 帳戶號碼16424641

*受益人：

您德美利證券的9位數帳戶號碼

您的姓名

您的地址

**必須填寫以便及時準確的處理您的電匯申請。*

有關電匯的問題請聯繫德美利證券，而不是銀行。

注意：您必須通過資金所在的金融機構申請將資金匯入您的德美利證券帳戶中。請讓銀行在電匯中提供匯款人姓名。轉帳中必須要有這些信息才能將款項轉入您的帳戶。銀行可能會對被拒絕的電匯收取費用。所有從第三方發送的電匯都會在接受前被審核和確認，並可能被退回。不接受來自第三方國外電匯和西聯匯款的電匯。

電匯轉出

您可以通過電匯從您的德美利證券帳戶提取資金。如何完成電匯取決於您轉自和轉至的帳戶類型。

同名帳戶電匯 - 如果收款銀行的帳戶名稱與您的德美利證券帳戶(或“同名”)完全相同，您將無需提交指示表格(“LOI”)，就可完成電匯。您可以在您的德美利證券帳戶中發起同名電匯。您需要設置您的銀行來接收電匯，如果您尚未這樣做。登入到您的帳戶，並進入我的帳戶>存款和轉帳>帳戶/銀行設置，然後按照說明進行。您需要以下信息：

- 收款銀行的帳戶號碼和帳戶名稱
- 收款銀行的ABA routing號碼

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.

所有其他國內電匯 - 如果您將資金轉入托管賬戶、金融機構的共同基金或貨幣市場基金或第三方，其賬戶不是同名賬戶，那麼則需要 LOI。LOI 需要提供以下信息：

- 收款銀行的名稱、地址和 ABA routing 號碼
- 托管公司或銀行的賬戶號碼和賬戶名稱
- 您的德美利證券賬戶號碼
- 電匯總金額以及電匯匯出的日期
- 有效的賬戶持有人簽名

國外電匯 - 涉及美國境外銀行的電匯轉帳被分類為國外電匯。因為這些銀行不在聯邦儲備系統中，因此需要一家美國的中介銀行。請聯繫您的銀行獲取中介銀行的電匯信息，這包括中介銀行的名稱、地址、SWIFT 代碼或排序代碼。此外，LOI 需要提供以下信息：

- 您的德美利證券賬戶號碼
- 電匯總金額以及電匯匯出的日期
- 有效的賬戶持有人簽名

您相關指示表格可以通過登入您的賬戶，並進入客戶服務 > 表格和協議進行下載。

在特殊情況下，德美利證券可能會限制資金的可移動性，可能還會需要額外的文件。

DTC 證券

通過 DTCC (存管信託和清算公司) 將證券轉入您德美利證券賬戶時請使用此信息：

TD Ameritrade Clearing, Inc. #0188
For further credit to:
[客戶姓名和賬戶號碼]

新存入資金的可用性

資金必須先計入您的賬戶中，您才能進行交易；它們通常在德美利證券收到您的支票或電子存款後的 1-2 個工作日計入。在您的存款被確認之前，德美利證券將限制提款和交易某些證券，支票可能需要額外的 4-5 天，電子存款可能需要額外的 2-4 天 (電匯立即可用)。德美利證券根據市場風險確定您不能交易的證券；其中包括但不限於：股票期權、一些外國證券、以及每股價格低於 5 美元的大多數股票。所有的電子存款都需要審查，且可能會被限制 60 天。

美聯儲決定哪些股票可以用作融資證券貸款的抵押。然而，德美利證券沒有義務對所有批准的股票提供融資。

股票憑證

在郵寄證券用於寄存時，請遵守以下規定：

- 所有列出的各方都必須背書與憑證正面顯示一模一樣的姓名。請確保憑證上的姓名與您德美利證券賬戶上的姓名相符。
- 在所有股票憑證的正面包括您的賬戶號碼和社會安全號碼 (或稅號)。
- 指定 TD Ameritrade Clearing, Inc. 為您股票的 "Attorney to Transfer (轉移代理)"。(這意味著證券只能由 TD Ameritrade Clearing, Inc. 轉讓且安全地郵寄。)為此，請在憑證背面的 "Attorney to Transfer" 前面的空白處插入 "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.

在郵寄證券存入時，在某些情況下，可能需要額外的書面文件來清算交易的證券。出于對您的保護，德美利證券不會在所有書面文件完成前賣出倉位，并且證券已經以其街名登記。

您可以根據“1933年證券法”第144條或第145的規定，在所需文件被接收、審查和全部處理後，可以賣出受限證券。在這種情況下，這些賣出所得的資金將在證券被完全清算後才會被釋放使用。

賣出交易或賣出最近存入的OTCBB和粉紅單證券的收益可能會被置留。超出收益的額外資金可能會被置留用來擔保存款。

以下是可能需要額外文件的一些情況：

- 憑證上的註冊與賬戶上的姓名不同。舉例，您有一個以您的姓名登記的憑證，但是您想把它存入聯名賬戶。
- 寄到德美利證券的憑證無簽名。
- 憑證有列另一方為“轉帳代理”。
- 憑證是限制性股票，如根據“1933年證券法”第144條或第145條發行的股票，或被視為法律轉帳項目。

轉移賬戶

當您將其他金融機構的賬戶轉移至您的一個或多個德美利證券賬戶時，德美利證券將不會向您收取費用。以下是一些有助於有效處理賬戶轉移的指南：

- 您可以通過我們的網站在綫啓動賬戶轉移。您只需登入并進入我的賬戶>存款和轉帳。
- 通常，被轉移的賬戶必須與您在德美利證券開設的賬戶屬同一類型，且賬戶名稱也必須相同。請注意，由于我們不允許第三方轉帳，您必須是轉出和接收賬戶的持有人。
- 如果您轉移的賬戶是具有融資融券和/或期權資格的賬戶，請在開始轉帳之前確保您已在德美利證券開設了融資融券和/或期權賬戶。
- 在很多情況下，我們可以根據您的要求立即進行轉移。在某些情況下，轉出公司可能會要求提供額外的文件，例如最新的對賬單影本。如果發生這種情況，我們會通知您。
- 請注意，所有證券交易必須結算完才能開始轉移賬戶。有些公司在轉移過程中不允許交易。
- 轉出公司通常會收取轉出費或賬戶終止費。我們無法控制這些收費。
- 如果您直接從您雇主的合格計劃進行直接滾存，請聯繫您的計劃管理者以獲取任何可能需要的滾存適用文件。完成直接滾存大約需要90天。

提款申請

在網站上申請提款。您只需登入并進入我的賬戶>存款和轉帳。

支票和ACH銀行轉帳應在美東時間下午4:30之前申請以確保當日處理。電匯應在美東時間下午3點之前申請。

- 所有提款申請不得超出您賬戶中可用于提取的現金。電子銀行轉帳的最高限額為每天250,000美元。
- 爲了確保接收并及時處理轉出電匯和支票，請確保在相同名稱的賬戶之間轉移資金。

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.

更新您的賬戶資料

更改您的個人信息

要更新您的地址、電話號碼或電子郵件地址，請登入并進入客戶服務>我的資料。然後選擇個人信息標籤，并點擊您想要更改信息右側的“編輯”圖標。或者聯繫德美利證券客戶服務。如果您由于結婚或其他原因需要更改姓名，請填寫我們網站上提供的姓名更改授權表。登入您的賬戶并進入客戶服務>表格和協議。然後選擇“所有表格”來查找表格。

添加或刪除賬戶共同持有人

要將共同持有人添加到您的賬戶或從當前賬戶刪除，請填寫我們網站上的賬戶更改表格，并簽名寄回。

注意：主要納稅申報所有人不能被刪除。新稅務申報人必須開設一個新賬戶，并完成內部轉帳。

為您的賬戶添加融資融券或期權權限

要為您賬戶申請或升級融資融券或期權權限，請完成、簽署并遞交融資融券/期權升級表格。請登入您的賬戶并進入客戶服務>表格與協議來獲取此表格。然後選擇“期權批准或升級申請”。某些賬戶可以在網上申請融資融券和期權權限。進入客戶服務>我的資料>一般資料。然後點擊“融資融券交易”行上的“啟用”。*要申請期權特權，點擊“期權交易”右側的“修改”。†

*融資融券交易增加損失的風險，并包括當賬戶淨值低于規定水平時被強制出售的可能性。請仔細閱讀融資融券手冊和保融資融券披露文件以瞭解更多詳情。

†期權不適合所有投資者，因為期權交易固有的特殊風險可能使投資者面臨潛在的、快速以及重大損失。在投資期權之前請仔細閱讀期權披露文件。

請參閱我們的網站或聯繫德美利證券以獲取融資融券和期權披露文件。在投資前仔細閱讀這些文件。

使用網站

德美利證券網站現在包含了比以往更多的服務和功能，以及易于使用的導航和定制您的個人投資體驗的大量機會。要使用網上幫助，請進入“客戶服務”>“幫助中心”。(或者通過在任何頁面上的搜索欄中輸入主題來獲得幫助。)網站上的大多數頁面還包括更具體的“頁面幫助”。

注意：市場波動性、交易量和系統可用性可能會延遲賬戶使用和交易執行。

系統要求

操作系統

PC: Windows 7 or later
Macintosh®: Mac OS® 10.9 或更新

瀏覽器要求

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)

顯示設置

該網站的最低分辨率為1024 X 768，顏色深度為16 K。

- 如果您使用的是PC，要改變色深或分辨率，請進入**控制面板**，選擇**顯示**，然後再選擇**設置**。
- 如果您使用的是Macintosh OS X，請進入**系統喜好設置**并選擇**顯示**。

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.

彈出窗口

此網站使用彈出窗口。如果您使用了彈出窗口攔截器，您仍然可以交易并使用大多數的網站功能。但是，為了查看網站上的所有信息 - 包括代號和報價的主要表格和查找結果，請禁用彈出窗口攔截器。例如，如果您使用的是Internet Explorer 6.0，默認情況下彈出窗口攔截器的狀態處於開啓，但您可以輕鬆對可信網站禁用該功能。當您在狀態欄中看到阻止彈出窗口的通知時，只需點擊此通知。然後選擇“允許從該網站彈出窗口”。對於其他瀏覽器和彈出窗口攔截軟件，請查找類似的“可信網站”功能。

主頁

您可以通過自定義網站主頁上的視圖，顯示最適合您投資風格的信息。并顯示對您最有價值的功能。您還將看到關於市場消息和德美利證券更新的公告板塊。在頁面的底部，您會將看到快速下單功能 SnapTicket。®

SnapTicket®

這是一個多功能、在您瀏覽網頁時分離，并跟隨您的訂單輸入迷你窗口。這意味著您將保持與您德美利證券賬戶相連的安全交易。您可以隨意訪問其他網站，并運行其他交易軟件。使用SnapTicket，無論您到哪裏，都可以進行交易。您可以在網站的每個頁面底部找到SnapTicket。

單擊SnapTicket右上角的“最小化”圖標，將其縮小為報價欄或從頁面分離。

您也可以打開一個單獨的窗口來進行實時*期權鏈搜索，并查看您當前的購買力。通過這個簡單易用的訂單工具，您甚至可以選擇特殊指示、訂單類型和直接傳送。股票交易單上的所有選項也都可以通過SnapTicket使用！

*獲取實時市場數據的條件是先接受交易所協議。專業人士的使用會不同。有關費率和費用的更多信息，請參閱以下信息。

電話通(IVR)電話系統指示

在德美利證券，我們瞭解您不可能每時每刻都在您的電腦前。但是，您沒有理由不管您的投資組合。我們的IVR電話系統可讓您隨時隨地使用您的德美利證券賬戶。*有關電話通的更多信息，請參閱德美利證券IVR PDF，網址為：<https://www.tdameritrade.com/service/form-library.page>.*

*市場波動性、交易量和系統可用性可能會延遲賬戶的訪問和交易執行。

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Index Option Fee 指數期權費用

Underlying Symbol 底層代號	Description 描述	Premium 權利金	Expiration 到期日	Fee Per Contract 每張合約費用
SPX	S&P 500 Index / S&P 500指數	<\$1	Monthly 每月	\$0.51
SPX	S&P 500 Index / S&P 500指數	>=\$1	Monthly 每月	\$0.60
SPXW	S&P 500 Index / S&P 500指數	<\$1	Weekly每周/Quarterly每季	\$0.43
SPXW	S&P 500 Index / S&P 500指數	>=\$1	Weekly每周/Quarterly每季	\$0.52
OEX	S&P 100 Index (American-style exercise) S&P 100指數 (美式行權)	All 全部	Monthly每月/Quarterly每季	\$0.40
OEX	S&P 100 Index (American-style exercise) S&P 100指數 (美式行權)	All 全部	Weekly每周	\$0.30
XEO	S&P 100 Index (European-style exercise) S&P 100指數 (歐式行權)	All 全部	Monthly每月/Quarterly每季	\$0.40
XEO	S&P 100 Index (European-style exercise) S&P 100指數 (歐式行權)	All 全部	Weekly每周	\$0.30
VIX	Cboe Market Volatility Index Cboe市場波幅指數	<=\$0.10	All 全部	\$0.05
VIX	Cboe Market Volatility Index Cboe市場波幅指數	\$0.11-\$0.99	All 全部	\$0.11
VIX	Cboe Market Volatility Index Cboe市場波幅指數	\$1-\$1.99	All 全部	\$0.24
VIX	Cboe Market Volatility Index Cboe市場波幅指數	>=\$2	All 全部	\$0.39
RUT	Russell 2000 Index / Russell 2000 指數	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.

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