

What steps TD AMERITRADE has taken to provide Internet security:

- TD AMERITRADE invests in leading-edge security software, systems and procedures designed to safeguard your trading environment, your personal information and your financial assets.
- TD AMERITRADE utilizes advanced firewall and intrusion detection technology to keep unauthorized parties from having access to your personal information.
- TD AMERITRADE provides security software to advisors that delivers comprehensive protection, including anti-virus and anti-spyware, email safety scans, protection against rootkits, firewall protection, anti-spam filtering and identity theft protection and detection to complement existing anti-virus tools.
- TD AMERITRADE requires that clients create unique UserIDs and alphanumeric passwords to log on to the secure Web site. Additionally, if someone submits an incorrect UserID and password combination 10 times, the Web site will lock that person out of the account they're trying to enter.
- TD AMERITRADE's public Web servers are kept separate from the servers that contain account and personal data, so they can't be accessed directly from the Web.

How TD AMERITRADE protects your information and your privacy:

- Internally, TD AMERITRADE protects client information through security mechanisms and policies that limit employee access to personal information on a need-to-know basis.
- You will never receive an email from TD AMERITRADE requesting your account number, UserID, PIN, password or other personal information.
- TD AMERITRADE's secure Web site uses 128-bit encryption on the transmission of all personally identifiable, Web-based financial information that is transmitted. This level of encryption provides a high level of security for online transmissions.
- Any information that is collected about you is handled according to TD AMERITRADE's Privacy Policy. *Please see the enclosed Privacy Policy for details*

Additionally, TD AMERITRADE is a member of The Financial Industry Regulatory Authority (FINRA) and adheres to regulatory standards. For additional information, please visit www.finra.org.

As always, we are here to answer your questions. Please give us a call if you'd like to further discuss any of the enclosed information.

Best regards,

Alexander Financial Planning, Inc.

Non-deposit investment products: Not FDIC-Insured – Not Bank Guaranteed – May Lose Value.

TD AMERITRADE and the above named firm are separate and unaffiliated firms, and are not responsible for each other's services or policies. TD AMERITRADE does not recommend or endorse any advisor that utilizes its brokerage or custodial services. TD AMERITRADE does not monitor, and is not responsible for, communications between advisors and their clients.

Cash in an MMDA is held at TD Bank USA, N.A. and is insured by the FDIC (not covered by SIPC) for up to \$100,000 for non-retirement accounts, \$250,000 for Individual Retirement Accounts ("IRAs") and certain other retirement accounts. TD Bank USA, N.A., and TD AMERITRADE are affiliated through their respective parent companies.

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Dear Client,

We take the protection of your assets very seriously. We have chosen to custody assets with TD AMERITRADE Institutional – a leading provider of comprehensive brokerage and custody services – which delivers to advisors and their clients one of the highest levels of security available. We want to make you aware of the measures TD AMERITRADE takes to safeguard your accounts and your information.

How TD AMERITRADE protects your accounts:

- SIPC Protection – TD AMERITRADE, Inc. is a member of the Securities Investor Protection Corporation (SIPC). The securities in your account are protected up to \$500,000, of which \$100,000 may be applied to cash. *For additional information, please visit www.sipc.org, and see the enclosed Account Protection Sheet.*
- Excess SIPC Coverage – In addition to SIPC protection, TD AMERITRADE, Inc. also provides coverage through London insurers up to an aggregate of \$150 million per customer (\$250 million for all customers), of which \$900,000 may be applied to cash. *Please see the enclosed Evidence of Excess SIPC Coverage for additional details.*
- FDIC Coverage – TD Bank USA, N.A., Money Market Deposit Accounts (MMDA) are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$100,000. Individual Retirement Accounts are insured for up to \$250,000. *Please see www.fdic.gov for more information.*
- Business Continuity Plan – In the event of power outages, natural disasters or other significant events, TD AMERITRADE has created a detailed Business Continuity Plan in order to maintain business operations. *See the enclosed Business Continuity Plan Statement for more information.*
- Asset Protection Guarantee – if you lose cash or securities from your account due to unauthorized activity, TD AMERITRADE will reimburse you for the cash or shares of securities you lost. TD AMERITRADE is promising you this protection, which adds to the provisions that already govern your account, in case unauthorized activity ever occurs and TD AMERITRADE determines it was through no fault of your own. TD AMERITRADE can guarantee this protection if you work with them in three ways:

1. Keep your account information secure and confidential — don't share it, because sharing your UserID, password, PIN or account number with other people means you authorize them to take action in your account.
2. Frequently check your account and report any suspicious or unauthorized activity to us immediately.
3. Take the steps we request if your account is ever compromised and cooperate with our investigation.

If you help TD AMERITRADE protect you in these basic ways, they promise no fine print and no footnotes – just their commitment to protect the assets you entrust to them.