

Account Handbook

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.

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** Note that some account features, products and services may not be available in your jurisdiction. For further information, please contact us at help@tdameritrade.com.sg

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: help@tdameritrade.com.sg

Phone: +65 6823 2250, 9am to 5am and 8pm to 5am (SGT)
Monday to Friday.

Fax: +65 6238 6601

Contact Us by Mail

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

TD Ameritrade Singapore Pte. Ltd.
1 Temasek Avenue #15-02
Millenia Tower
Singapore 039192

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 national identity number, account number, personal identification number (PIN), User ID, 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.

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."

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.

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 +65 6823 2250, or by writing to TD Ameritrade, 1 Temasek Avenue #15-02, Millenia Tower, Singapore 039192; and you can obtain an electronic copy of this booklet on the TD Ameritrade website. Log in to your account and go to Account Centre > Forms and Documents > Account Forms > OCC Risk Disclosure.

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 Trading

TD Ameritrade, through its affiliate Charles Schwab Futures & Forex LLC, offers a broad array of futures and trading tools and resources. Certain qualifications and permissions are required for futures trading. For more information about account requirements, or to upgrade your account, please contact TD Ameritrade Client Services department at +65 6823 2250.

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.

Futures accounts are not protected by the Securities Investor Protection Corporation (SIPC).

Futures trading privileges are subject to Charles Schwab Futures & Forex LLC review and approval. Not all account owners will qualify. Forex accounts are not available to Singapore Accounts.

+65 6823 2250

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.

This service might not be available to your Jurisdiction. For more information, please contact our Client services department at +65 6823 2250.

Placing an Order on Our Website

Our convenient, private, and secure trading website (tdameritrade.com.sg) 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

TD Ameritrade offers clients the ability to manage their accounts through thinkorswim Mobile, our mobile trading applications. This consist of tailored mobile application for iPhone®, iPad®, BlackBerry®, and Android.™ We also offer a mobile website accessible by any device with a standard mobile web browser.

thinkorswim Mobile allows 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 tdameritrad.com.sg from your mobile device and select Tools & Platforms > thinkorswim Mobile.

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.

Call our staff of licensed, experienced brokers at +65 6823 2250, 9am to 5am and 8pm to 5am (SGT) Monday to Friday.

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)
Broker-assisted market and limit orders:	\$0.00	\$0.00 (+\$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.

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.

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 12.

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.
- **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).

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.

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, 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.

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, 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 7 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.

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.

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 1042-S Form by mid-March for the preceding tax year if you have reportable activity. For more information, please visit our FAQ at <https://www.tdameritrade.com.sg/faqs.html>.

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. No cheque payout for dividends. Dividends credit into client's account.

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.)
- 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 any thinkorswim app > Positions.

How Do I Enroll?

It's easy to enroll in the program. Simply contact TD Ameritrade Client Service to enroll for you.

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 help@tdameritrade.com.sg. 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.

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. For more funding options, please go to www.tdameritrade.com.sg > Login to your account > Account center > Deposit tab. You can find more information at our website <https://www.tdameritrade.com.sg/why-td-ameritrade/account-types-and-funding.html> or email us at help@tdameritrade.com.sg

Electronic Funding

Refer to Electronic Funding section for more information. <https://www.tdameritrade.com.sg/why-td-ameritrade/account-types-and-funding.html>

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.

For more details, please refer to Deposits section via www.tdameritrade.com.sg > Login to your account > Account center > Deposits revenue based on an assessed currency markup rate.

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.

Wire Transfers

Incoming Wires

For wire transfer information, please go to www.tdameritrade.com.sg > Login to your account > Account center > Deposit tab.

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 any remittance agents 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. www.tdameritrade.com.sg secure login > Account center > Withdrawal > Wire transfers for more information.

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 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

Contact us for more information. Please email funding@tdameritrade.com.sg

Availability of Newly Deposited Funds

Funds must post to your account before you can trade with them; they typically post 2-3 business days after we receive your check or electronic deposit. 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.

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 Certificates

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.

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.

Fund Withdrawal Requests

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

- To ensure acceptance and timely processing of outgoing wires and checks, please make sure fund transfers are between identically titled accounts.

UPDATING YOUR ACCOUNT PROFILE

Changing Your Personal Information

To update your address, phone numbers, or email address, log in and go to Accounts Centre > User profile. Then click the "Edit" icon to the right of the information you wish to change. If you need to change your name due to marriage or other reasons, please call us at +6568232250 or email us help@tdameritrade.com.sg.

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.

*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, please visit <https://www.tdameritrade.com.sg/faqs.html>

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.

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 look-up 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 pop-up blocking software, look for similar "trusted site" functionality.

*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.

TRADING TOOLS AND REAL-TIME QUOTE SUBSCRIPTION PRICES

Description	Non-Professional	Professional
NASDAQ Level II	FREE	FREE
Streaming News	FREE	\$99
Market Edge [®] Daily	\$9.99	\$9.99
Market Edge Daily Plus	\$19.99	\$19.99

Professional clients may subscribe to real-time quote subscriptions:

NASDAQ Level I	FREE	\$24
NASDAQ Level I & II	FREE	\$24
Real-Time OPRA Quotes	FREE	\$31.50
Real-Time Amex Quotes	FREE	\$23
Real-Time NYSE Quotes	FREE	\$45

Fees charged may vary by program, location, or arrangements and occur at the beginning of each month. Fee increases are subject to change. For a complete list of current rates and fees, email us at help@tdameritrade.com.sg.

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Macintosh, Mac OS, and Safari are registered trademarks of Apple Computer, Inc., registered in the United States and other countries.

Microsoft and Windows are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.

Index Option Fee				
Underlying Symbol	Description	Premium	Expiration	Fee Per Contract
SPX	S&P 500 Index	<\$1	Monthly	\$0.57
SPX	S&P 500 Index	>=\$1	Monthly	\$0.66
SPXW	S&P 500 Index	<\$1	Weekly/Quarterly	\$0.49
SPXW	S&P 500 Index	>=\$1	Weekly/Quarterly	\$0.58
OEX	S&P 100 Index (American-style exercise)	All	Monthly/Quarterly	\$0.40
OEX	S&P 100 Index (American-style exercise)	All	Weekly	\$0.30
XEO	S&P 100 Index (European-style exercise)	All	Monthly/Quarterly	\$0.40
XEO	S&P 100 Index (European-style exercise)	All	Weekly	\$0.30
VIX	Cboe Market Volatility Index	<=\$0.10	All	\$0.05
VIX	Cboe Market Volatility Index	\$0.11-\$0.99	All	\$0.17
VIX	Cboe Market Volatility Index	\$1-\$1.99	All	\$0.30
VIX	Cboe Market Volatility Index	>=\$2	All	\$0.45
RUT	Russell 2000 Index	All	All	\$0.18

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.

Please log into your account and ensure all account information is accurate. All prices in USD unless noted otherwise. All investments involve risk, including potential loss of principal. Clients must consider all relevant risk factors and their personal financial situation before trading; please read our Risk Warning Statement.

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