



7103 South Revere Parkway
Centennial, Colorado 80112

**OFFICIAL DOCUMENTS FOR
YOUR NEW ACCOUNT**

June 20, 2018

Dear Valued Client,

Welcome, and thank you for opening your new account with TCA by E*TRADE.

At TCA by E*TRADE, we are committed to the principle of safety and soundness. We believe protecting your account is the foundation of providing you value in all market conditions. Our technology provides the access, transparency, and security you need to help monitor your investments and feel confident in their safekeeping. To learn more, please visit <https://www.investor.trustamerica.com/>

One of the services we offer is the E*TRADE Cash Account Program. It is a cash sweep feature that provides up to \$500,000 in FDIC insurance for your uninvested cash, including both principal and interest. More detailed information regarding FDIC coverage is available at www.fdic.gov/deposit/covered/categories.html.

The current interest rate for these cash deposits is 0.06% and the annual percentage yield (APY) is 0.06%.¹

TCA by E*TRADE also provides a technology, custody, and service platform called Liberty. Our platform has an inviting, user-friendly interface that makes it easy for you to access your account information, including positions, performance, and pending account activity. Liberty is optimized for smartphones and other mobile devices, so you can access your account information securely from anywhere in the world, whenever you need it. With Liberty, you can see what you own and how your investments are performing.

Liberty allows you to:

- Monitor performance, holdings, and transaction history with complete transparency and real-time online access.
- View of all your essential account information at a glance, including what you own and how it is allocated.
- Download quarterly statements and reports, including a full year of account statements, up to four years of tax forms, long- and short-term gain information, historical snapshots of your account balance, and account data for import into third-party applications.

Finally, enclosed are documents, which provide important information, regarding the terms and conditions governing your account. We encourage you to carefully review these documents and retain them for your records.

The enclosed documents include:

- 1: The General Terms and Conditions for your TCA by E*TRADE account.
- 2: The E*TRADE Cash Account Program Terms and Conditions governing the cash portion of your account.

If you have any questions, please do not hesitate to contact your financial advisor or call TCA by E*TRADE at 303-705-6000. Again, thank you for your business. We look forward to serving you.

Sincerely,
TCA by E*TRADE

Please read the important disclosures below.

1. APY is as of the date of this letter. Rates are subject to change daily.

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

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