



VANTAGEBROKER™ HIGHLIGHTS

ICMA-RC's VantageBroker program provides you with access to additional investment options, including more than 13,000 mutual funds as well as ETFs and individual securities such as stocks and bonds. Brokerage services are provided by TD Ameritrade,¹ a registered broker-dealer and member of FINRA/SIPC/NFA.

Eligibility Requirements

Before you can open a VantageBroker account, you must have a total account balance (across all of your ICMA-RC plans combined) of at least \$35,000. This total balance, which excludes any assets you may have invested in VantageBroker, is referred to as your “core” account balance.

Opening an Account

Enroll online through ICMA-RC's Account Access at www.icmarc.org:

- Log into your ICMA-RC account
- Select the “Brokerage Account” menu option under the “Funds” tab
- Click the link under “Open an Account”

TD Ameritrade will provide you with an account number and you will create a Personal Identification Number (PIN) that you will use to establish a TD Ameritrade User ID and password for accessing your new brokerage account online.

If you are unable to enroll online, contact ICMA-RC and request the TD Ameritrade *Account Agreement Form for Self-Directed Brokerage Accounts for Plan Participants*.



Funding Your Account²

You fund your VantageBroker account by making transfers from your core account balance:

- Initial transfers must be at least \$5,000
- Subsequent transfers must be at least \$1,000
- Following a transfer, your core account balance must be at least \$30,000.

For example, if your core account balance is \$36,000, the maximum amount you are eligible to transfer to your VantageBroker account is \$6,000.

You can transfer money to your brokerage account through Account Access, in the same way that you would transfer money to other available investments.

¹ ICMA-RC and TD Ameritrade are separate, unaffiliated companies and not responsible for each other's services or policies. TD Ameritrade, Inc. and TD Asset Management USA Funds Inc. are affiliated through their parent companies. TDAM Money Market Portfolio is a series of TD Asset Management USA Funds Inc. SEI Investments Distribution Co., not affiliated with TD Asset Management USA Funds Inc., acts as distributor. Brokerage services are provided by TD Ameritrade, Inc. a registered broker-dealer and member of FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission.

² The minimum requirements may differ for some plans. Please check with your employer or ICMA-RC.

Assets you transfer to the brokerage account, and proceeds from the sale of securities within the account, will be automatically invested in the **TDAM Money Market Portfolio**.

An investment in a money market fund, such as the TDAM Money Market Portfolio, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Investors should carefully consider the investment objectives, risks, charges, and expenses of any money market mutual fund before investing. To obtain a prospectus containing this and other important information, please visit www.tdameritraderetirement.com or call a TD Ameritrade representative at 866-766-4015. Please read the prospectus carefully before investing.

ICMA-RC Fees/Charges

A one-time \$50 setup fee is charged when your VantageBroker account is established. The fee is deducted directly from your core account at ICMA-RC.

TD Ameritrade Fees/Charges

For a complete list of brokerage account fees and charges, please refer to [TD Ameritrade Commissions and Service Fees](#) document. All TD Ameritrade fees are deducted directly from your brokerage account.

While assets may generally be transferred to your brokerage account from any core account investments, certain stable value funds may prohibit direct (or indirect) transfers to the TDAM Money Market Portfolio.

Brokerage Account Transactions

To execute trades:

- Log into ICMA-RC account using your **ICMA-RC User ID and password**
- Select the "Brokerage" menu option under the "My Account View" tab
- Click the link provided to access the TD Ameritrade login screen
- Enter your **TD Ameritrade User ID and password**

Alternatively, you may use your TD Ameritrade User ID and password at www.tdameritraderetirement.com or call TD Ameritrade at 866-766-4015.

Withdrawals

To withdraw funds in your brokerage account, you must first transfer the assets back to your core account. You may not withdraw assets directly from your VantageBroker account.

You can transfer money from your brokerage account to your core account funds through Account Access, in the same way



that you would transfer money to other available investments. However, only assets in the TDAM Money Market Portfolio can be transferred back to your core account funds, and, if applicable, only after settlement of securities you sell is complete, which may take up to three business days.

Transaction Confirmations & Statements

ICMA-RC will send you transaction confirmations when you move funds from your core account to your brokerage account or from your brokerage account to your core account. TD Ameritrade will send you confirmations of any transactions within your brokerage account.

ICMA-RC's quarterly statements will include the total value of your VantageBroker account, but the details of the underlying investments within the account will be provided on separate statements from TD Ameritrade. TD Ameritrade will send a separate monthly statement if any activity occurred within the account during the month. Otherwise, TD Ameritrade will send statements to you on a quarterly basis.

Additional Information

If you have any questions about your VantageBroker account, please call TD Ameritrade at 866-766-4015, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Eastern time.

Please note that you bear the ultimate responsibility for selecting investments within your brokerage account. ICMA-RC, the plan sponsor, and TD Ameritrade will not provide you with any advice concerning your individual investment selections.

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