

# TD Ameritrade self-directed brokerage account

You can offer additional investment options to the more experienced investors in your retirement plan with the self-directed brokerage account Lincoln makes available from TD Ameritrade. It's a turnkey solution that gives your plan participants access to more investment choices at a reasonable cost.

## What is a self-directed brokerage account?

A self-directed brokerage account (SDBA) is a brokerage window designed to allow your participants to select investment options outside of your core offerings, while staying within your plan and receiving the associated deferral features.

## What are the features offered to plan sponsors and participants?

For plan sponsors, SDBAs can be part of a benefits package that helps attract and retain valued employees. For participants, SDBAs provide more flexibility and control, enabling more diversified, targeted, and strategic retirement investing.

## Investments for every portfolio

With the TD Ameritrade SDBA, your employees can choose from a broad range of investments designed to help them plan for retirement. You can give them access to individual stocks and bonds, in addition to a wide selection of mutual funds.

### When you offer an SDBA option, you give plan participants:

- Access to a broad range of investments that may complement the plan's core investment strategy
- A dedicated participant site that doesn't include or promote any proprietary investment products
- Research & Ideas, an online resource that offers access to third party market analysis
- Account access online or over the phone
- Award-winning mobile apps and trading sites
- The tax-deferral features of remaining inside an employer-sponsored plan
- The flexibility and control to structure their own retirement investment strategies
- Commission-free trades for online, web, and mobile trades for exchange-listed stocks and exchange-traded funds, plus nearly 4,000 no-transaction-fee mutual funds

### TD Ameritrade SDBA offers

 **13,000+**  
mutual funds<sup>1</sup>

 **4,000**  
no-load,  
no-transaction-fee  
mutual funds<sup>2</sup>

## Help your employees chart their own financial futures

Offer the TD Ameritrade SDBA and give your experienced investors access to the investments they want to help them build and diversify their portfolios.



Contact your retirement plan representative to learn more about the TD Ameritrade SDBA.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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<sup>1</sup> Subject to availability. Not available in 403(b) plans.

<sup>2</sup> 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 mutual fund companies, including those participating in its no-load, no-transaction-fee program, for recordkeeping, 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.

**Carefully consider the investment objectives, risks, charges and expenses of a mutual fund before investing. A prospectus contains this and other important information about an investment company. Read carefully before investing. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds available through an SDBA may be obtained from TD Ameritrade by calling 866-766-4015.**

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