

TD Ameritrade – Custodian for Fairview Financial

We take the protection of your assets very seriously. For that reason, we have chosen to custody assets with TD Ameritrade— a leading provider of comprehensive brokerage and custody services – which delivers one of the highest levels of security available to advisors and their clients. 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 \$250,000 may be applied to cash. *For additional information, please visit www.sipc.org, and see the link Account Protection Sheet.*

• Supplemental Coverage

TD Ameritrade provides \$149.5 million worth of protection for each client through supplemental coverage provided by London insurers. The \$149.5 million of coverage includes a sub-limit of \$900,000 on cash. Each client is limited to a combined return of \$150 million from SIPC or London insurers. The TD Ameritrade supplemental insurance policy has an aggregate limit of \$500 million for claims from all TD Ameritrade clients. This supplemental insurance provides coverage following brokerage insolvency and does not protect against loss in market value of the securities. *Please see the link Evidence of Supplemental Coverage for additional details.*

• FDIC Coverage

TD Ameritrade FDIC Insured Deposit Accounts (IDAs) are insured by the Federal Deposit Insurance Corporation (FDIC). Balances in an IDA are held at TD Bank, N.A. and TD Bank USA, N.A., or both, where they are insured by the FDIC against bank failure for up to \$250,000 per depositor, per bank. Each bank has separate FDIC coverage of up to \$250,000 per depositor for up to \$500,000 total per IDA depositor. TD Bank, N.A. and TD Bank USA, N.A. are affiliates of TD Ameritrade. Please monitor your entire deposit to ensure it does not exceed the coverage limit. *See www.fdic.gov 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 TD Ameritrade immediately.
3. Take the steps TD Ameritrade requests if your account is ever compromised and cooperate with their 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.

Note: TD Ameritrade's Asset Protection Guarantee does not apply to situations involving an advisor's unauthorized activity, since an advisor is authorized on your account. It does, however, protect against any unauthorized activity by an unaffiliated third party.

- 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 link [Business Continuity Plan Statement](#) for more information.*

TD Ameritrade has taken the following steps to help provide Internet security:

- Invests in leading-edge security software, systems, and procedures designed to safeguard your trading environment, your personal information, and your financial assets.
- Utilizes advanced firewall and intrusion detection technology to keep unauthorized parties from having access to your personal information.
- Provides security software to advisors that delivers comprehensive protection, including antivirus and anti-spyware, email safety scans, protection against rootkits, firewall protection, anti-spam filtering, and identity theft protection and detection to complement existing antivirus tools.
- Requires that clients create unique UserIDs and alphanumeric passwords to log on to the secure website. Additionally, if someone submits an incorrect UserID and password combination 10 times, the website will lock that person out of the account they're trying to enter.
- Keeps public Web servers 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 website uses 128-bit encryption on the transmission of all personally identifiable, Web-based financial information. 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 link [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.