

HOW YOUR MONEY IS PROTECTED AT 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. When you rely on us to protect your investments, you're aligning yourself with an FDIC-insured federal savings bank dedicated to your assets' safekeeping. Here's a closer look at some of the measures we employ to protect your account:

We're part of a large, industry-leading financial organization

TCA by E*TRADE is part of E*TRADE Savings Bank, which is a national federal savings bank and a wholly owned subsidiary of E*TRADE Financial Corporation (E*TRADE).

Your cash account is protected with FDIC coverage

The Federal Deposit Insurance Corporation (FDIC) is a US federal agency that insures cash deposits at FDIC-insured banks. The E*TRADE Cash Account Program provides FDIC insurance up to \$500,000. These amounts include principal and accrued interest. (More detailed information regarding FDIC coverage is available at www.fdic.gov/deposit/covered/categories.html.)

As an FDIC-insured federal savings bank, TCA by E*TRADE complies with federal statutes and regulations. The FDIC supervises member institutions, like TCA by E*TRADE.

Your account is maintained by a regulated national federal savings bank

A "federal" savings bank is savings bank that is chartered under and regulated by United States federal law. Federal savings banks are closely regulated by the United States Department of Treasury's Office of the Comptroller of the Currency (OCC). This oversight provides you with confidence that the cash you place in your account is safe and protected.

Your assets are segregated

TCA by E*TRADE holds your securities and other assets separate from our firm's securities and assets.¹ We do not borrow or loan our clients' securities. In the unlikely event of insolvency of our firm, your segregated assets are not available to general creditors and are protected against creditors' claims.

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We are committed to protecting your data and privacy

At TCA by E*TRADE, we are focused on data security. We invest in the latest technology to help keep your account information confidential and your assets secure.

Your privacy is always a high priority. We employ comprehensive security measures to help protect your personal information from unauthorized access and use.

In addition, we provide all account holders with our privacy policy at account opening. It explains what personal information we collect and how we use and share such personal information. It also explains what you can do to limit the use and sharing of your personal information. The policy can also be found on our website.

And because TCA by E*TRADE does not sell proprietary investment products, like mutual

fund families, or offer investment advice, we help eliminate potential conflicts of interest such products could create. This allows your advisor to put your needs first, while we keep your assets safe.

A strong culture of risk management

We continuously monitor our systems and controls, and work collaboratively with government agencies, law enforcement, and other financial services firms to address potential threats. In addition, we regularly review, update, and modify our policies and procedures to respond to new threats and to adapt to changes in technology.

At TCA by E*TRADE, we work to protect the assets we hold in custody and are committed to the ongoing safety of your account and soundness of our firm.

For more information, contact us today at 800-955-7808 or visit www.trustamerica.com.

1. Uninvested cash is transferred into the E*TRADE Cash Account Program, where it receives FDIC insurance up to \$500,000.

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Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value.

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FDIC**

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