

# VantageBroker™ Highlights



**ICMA-RC's VantageBroker program provides you with access to additional investment options, including more than 13,000 mutual funds. Brokerage services are provided by TD Ameritrade,<sup>1</sup> a registered broker-dealer and member of FINRA/SIPC.**

## 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.<sup>2</sup> 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 the ICMA-RC website!

- ▶ Log in to your account at [www.icmarc.org/login](http://www.icmarc.org/login)
- ▶ Select your account from the *Access My Accounts* menu option at the top of the page
- ▶ Click *Investments* from the left-hand menu
- ▶ Click on *Brokerage* and then *Open a Brokerage 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 TD Ameritrade and request the *Account Agreement Form for Self-Directed Brokerage Accounts for Plan Participants*.

## Funding Your Account<sup>2</sup>

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

- ▶ The initial transfer 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.

### 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.

<sup>1</sup> ICMA-RC and TD Ameritrade are separate, unaffiliated companies and not responsible for each other's services or policies. Brokerage services are provided by TD Ameritrade, Inc., a registered broker-dealer and member of FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and the Toronto-Dominion Bank. Used with permission.

<sup>2</sup> 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 **TD Bank Insured Deposit Account (IDA)**.<sup>3</sup>

***Balances in the IDA are held at TD Bank, N.A. and TD Bank USA, N.A., or both, where they are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 per depositor, per bank. Because there are two banks in the IDA program, IDA balances could be covered for up to \$500,000 per depositor. TD Bank N.A. and TD Bank USA, N.A. are affiliates of TD Ameritrade.***

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 IDA.

### Brokerage Account Transactions

Request trades by accessing your brokerage account online or by calling TD Ameritrade at 866-766-4015. To access your account online:

- ▶ Log in to your account at [www.icmarc.org/login](http://www.icmarc.org/login)
- ▶ Select your account from the *Access My Accounts* menu option at the top of the page
- ▶ Click *Investments* from the left-hand menu
- ▶ Click on *Brokerage* and then *Access your brokerage account* to go to TD Ameritrade's Secure Log-In page



### 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 IDA 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.

<sup>3</sup> The TD Bank Insured Deposit Account (IDA) is the designated sweep vehicle in the brokerage program. Cash in an IDA is held at TD Bank, N.A. and TD Bank USA, N.A., affiliates of TD Ameritrade. Deposit accounts offered by participating institutions are eligible for Federal Deposit Insurance Corporation (FDIC) insurance up to \$250,000 per depositor, per bank. Please monitor your entire deposit to ensure it does not exceed the coverage limit. Interest rates are based on your total balances in the IDA.