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In Times of Economic Uncertainty, Investors Can Find Balance

Why Now Is a Good Time for Investors to Reevaluate Their Portfolios

(OMAHA, Neb.), July 25, 2011 – As Congress debates the nation's debt ceiling, and stress levels of European markets come to a head, many retail investors are left wondering what it means for their investment portfolios.

"Most of us can't control what happens in the economy or the markets. But, we can reevaluate the risk characteristics of our investments and make sure they align with our long-term goals," said Lule Demmissie, managing director of investment products and retirement at TD Ameritrade, Inc., a brokerage subsidiary of TD Ameritrade Holding Corporation. "It's critical to understand what is in your investment portfolio, what exposure you have and to make sure that your investments align with your risk tolerance."

TD Ameritrade offers three steps to help investors find balance with diversified portfolios:

1. Establish your goal – *What do I want to do?*

Define what you're trying to achieve with your investment – are you saving for a home, tuition, retirement, or all of the above? Will you be investing over the course of a few years or a few decades?

Next, assess your risk tolerance. Make sure you identify the level of risk you're comfortable living with as it pertains to your investments. Determine if the level of risk you are willing to take aligns with the expected returns for the investments.

Finally, look carefully at your available assets, income and expenses and decide how much you can use to initially fund your investment, and how much you'll be able to regularly contribute thereafter.

2. Set and execute your portfolio strategy – *Where do I invest, and how much?*

A diversified portfolio provides discipline to your investment approach and can minimize your exposure to a single security, sector, geographic region, etc. You can start by assessing your current portfolio's exposures. [Third-party research](#) can help you identify the assets and security types you may want to consider for your portfolio.

3. Analyze your progress – *How am I doing?*

Over time, the asset class composition and value of individual assets in your portfolio is likely to change. These fluctuations can lead your portfolio's asset mix to veer off course. Focus on what has worked and what can be done better and periodically rebalance your assets to maintain portfolio diversification and keep your investments aligned with your goals.

Wondering how your investments should be balanced? TD Ameritrade's [Portfolio Planner](#) tool enables investors to select a pre-built target asset allocation (see attached Figure 1) or customize an allocation (see attached Figure 2) to create a diversified portfolio across a variety of asset classes including equities, fixed income and cash based on your personal investment objective and risk tolerance.

Figure 1

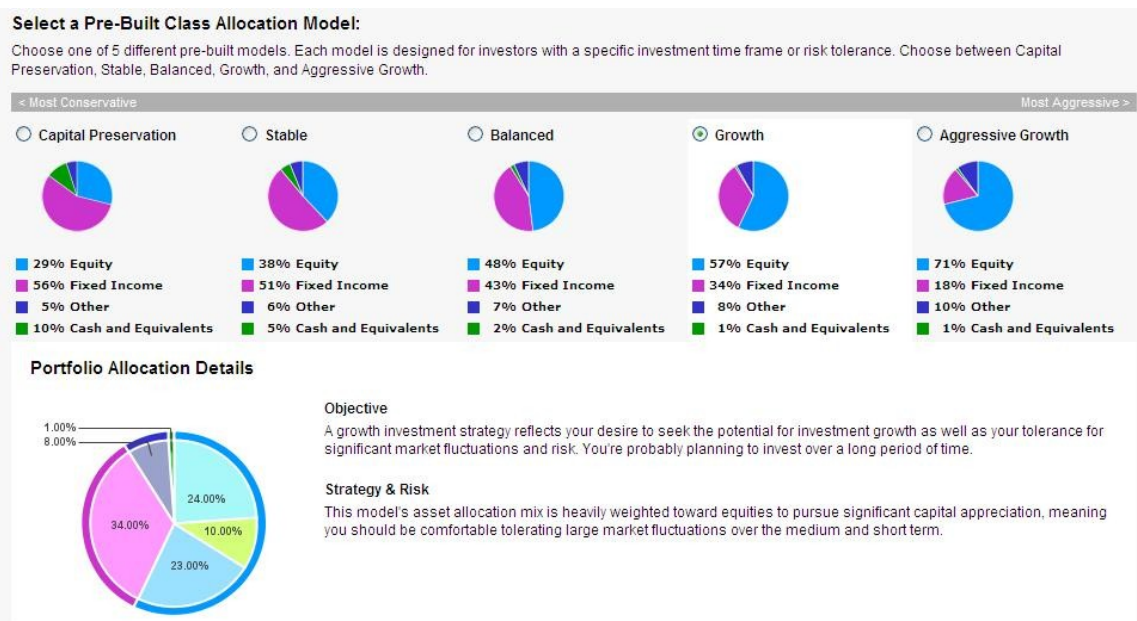
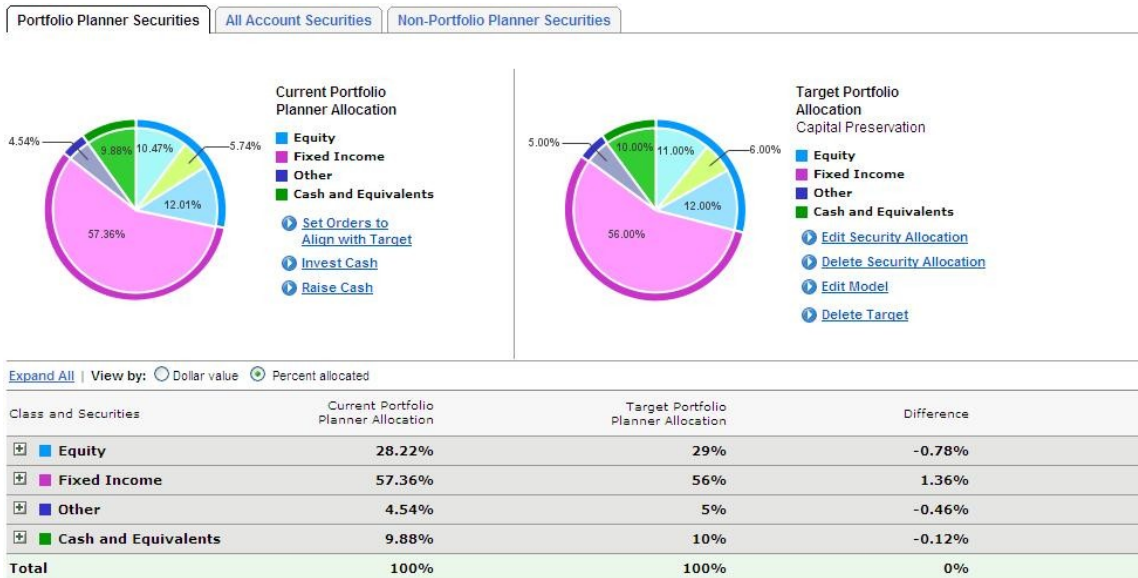


Figure 2



Investors looking for ongoing, professional portfolio management have access to a network of knowledgeable, independent registered investment advisors (RIAs) through the TD Ameritrade [AdvisorDirect™](#) program. TD Ameritrade will make a referral to an independent RIA who can provide personalized money management to help investors pursue their investment goals.

There are a variety of online tools and resources like Portfolio Planner available at TD Ameritrade to help investors. These include [WealthRuler™](#), which can help you gauge your retirement outlook.

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About TD Ameritrade Holding Corporation

Millions of investors and independent registered investment advisors (RIAs) have turned to TD Ameritrade's (NASDAQ: AMTD) [technology](#), [people](#) and [education](#) to help make investing and trading easier to understand and do. Online or over the phone. In a branch or with an independent RIA. First-timer or sophisticated trader. Our clients want to take control, and we help them decide how – bringing Wall Street to Main Street for more than 36 years. An [official sponsor of the 2012 U.S. Olympic Team](#), TD Ameritrade has time and again been [recognized as a leader](#) in investment services. Please visit TD Ameritrade's [newsroom](#) or www.amtd.com for more information.

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Diversification does not eliminate the risk of experiencing investment losses.



The pre-built allocation models depicted in Portfolio Planner are not individual recommendations or advice, and are not based on personal information about you, your account, or any other individual financial data.

Potential AdvisorDirect clients should typically have at least \$200,000 in assets to invest. Some RIAs have higher or lower minimum asset requirements. There is no charge or obligation for the initial consultation with the RIA. Once you select an RIA, you will pay advisory fees and standard brokerage fees. Brokerage transactions executed through TD Ameritrade are subject to standard transaction charges. You should review an RIA's Form ADV, other applicable advisor disclosure document(s) and the AdvisorDirect Disclosure and Acknowledgement Document prior to engaging an RIA. The Form ADV contains important disclosure information relative to an RIA's services and fees. RIAs charge an ongoing investment advisory fee for their services. RIAs will pay TD Ameritrade fees for their participation in the AdvisorDirect program. Those fees will usually constitute a percentage of the advisory fees you will pay your RIA. For additional details about the fees paid to TD Ameritrade and other conflicts of interest, please review the AdvisorDirect Disclosure and Acknowledgement Document and ask your RIA about its specific arrangement with TD Ameritrade. You are solely responsible for evaluating any advisor that you are considering. Please note: Under no circumstances should participation by a certain RIA in AdvisorDirect be considered an endorsement or recommendation by TD Ameritrade for that particular RIA.

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