

Transparency.
Simplicity.

Clarity.SM



LanguageLine
Solutions[®]

Transparency

Once just an aspiration, transparency — or, more plainly, clarity— has become today's gold standard for effective communications.

In fact, the most successful government, nonprofit and business organizations are likely also to be the clearest, most effective communicators.

LanguageLine Solutions is the world's largest language access company. Not only do we offer interpretation and translation solutions in more than 240 languages, our ClaritySM division also ensures that communications are, first and foremost, simple, clear and comprehensible in every language

Documents that are too long, poorly organized and rife with jargon and insider language are difficult or impossible to understand in any language, no matter how expertly they may be translated.

On the other hand, when digital and print documents are purged of nonessential content, and written and designed for crystal clarity to intended audiences, they will be clear to everyone in every language.

Simplicity

ty

**The essence of clarity is simplicity.
And so, LanguageLine Clarity achieves
this goal through a unique, trademarked
process called Macrosimplification®.**

Most Plain English solutions copy-edit individual documents in isolation. The only real difference between small projects, with just a few documents, and a large project, with a hundred or more documents, is scale.

ClaritySM

LanguageLine ClaritySM services are entirely different than other plain language writing services.

- Instead of tackling a handful of individual documents in a vacuum, Macrosimplification **reengineers entire systems** of documents.
- The Macrosimplification process produces leaner, clearer and **cost-effective** content.
- Documents are not just improved; rather, the **entire communication system is transformed.**
- The communications systems, processes, and culture are **completely reimagined** and their output permanently changed.

Macrosimplification

is not

An editing of content one document at a time.

A slow, incremental improvement of documents across an organization.

A band-aid process divorced from organization-wide systems, processes and practices.

is

A unique, systematic, Registered® process for reducing, reorganizing and clarifying communications across a entire organization for all audiences;

An enterprise-wide identification of core content for relevance and usefulness to audience;

A wholesale purging of non-core content to free up real estate and simplify the customer experience.

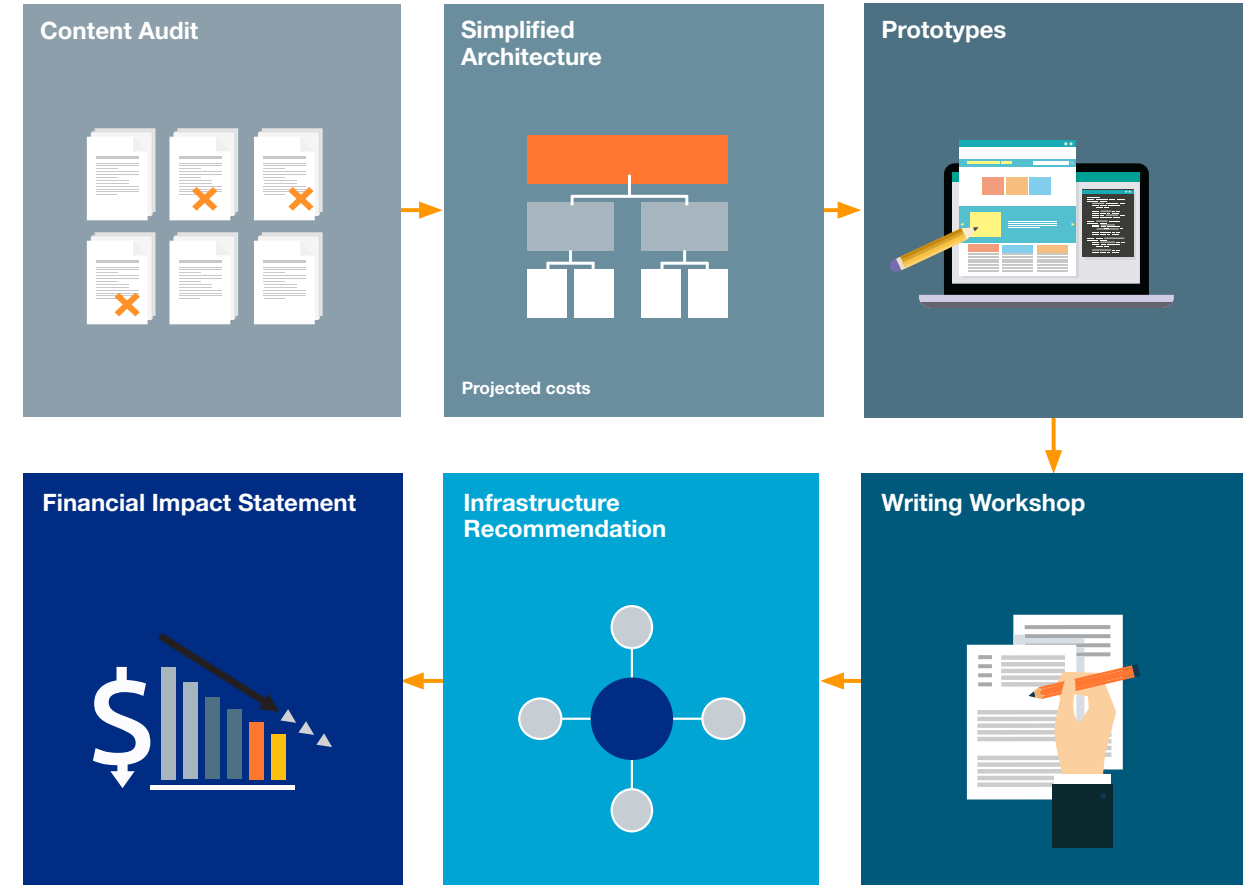
achieves

Systemic change...a better communications infrastructure that, can generate its own clear, efficient communications.

Leaner content inventory...for the entire enterprise, consisting only of useful, relevant information presented to audiences in ways that are easy to understand and act upon.

Dramatic cost savings...Macrosimplification typically reduces content — and therefore word and page counts — by 20-30%. This inevitably results in substantial annual savings for internal and external communications. It even gives you a Financial Impact Statement before you sign off on the final simplification plan.

Macrosimplification Process



Before ClaritySM



Your trade confirmation is now available online

Dear Valued Client,

To view your trade confirmation for this account, please visit www.ameritrade.com and log on to your account. To access the account, please provide your username and password. If you are unable to access the account, please contact our Client Services at 800-431-3500, option 3.

Questions?

Please visit www.ameritrade.com or log on to your account and click on "Help" to view our Client Services options - 24 hours a day, 800-431-3500.

RE: Account titled

Your request to cancel your electronic transfer in the amount of has been processed.

To initiate future electronic funding transactions, just log on to your account and choose "Electronic Funding" under ACCOUNT SERVICES.

Please contact your Advisor with any additional questions.

Sincerely,
John V. Tovar
 Managing Director, Brokerage Services
 TD Ameritrade Institutional



After ClaritySM

Take Action

Here's what we've done.

We have issued a margin call on your account that is due immediately.

Here are the next steps.

You have to cover this call in one of three ways:

- Deposit cash or marginable stock(s)
- Close long or short equity positions
- Transfer funds or marginable stock from another TD Ameritrade account

If sending a check by overnight courier, use this address and email us the tracking number: TD Ameritrade, 1005 North Ameritrade Plaza, Bellevue, NE 68005. Click on "Check Writing Guidelines" for other check writing tips.

If wiring funds, here is the information you'll need:
 First National Bank of Omaha, 16th & Dodge St., Omaha, NE 68102
 ABA# 0400016
 A/C name: TD Ameritrade, Inc.
 A/C number: 16426641
 Let us know the telex reference number for the wire.

Please let us know as soon as possible (we Contact Us link on your account page) how you intend to cover the call. We hope you can resolve this matter quickly.

Thank you for investing with TD Ameritrade.

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Take Note

Here's what we've done.

We completed processing your transfer request from your TD Ameritrade account ending in <XXXX> to your TD Ameritrade account ending in <XXXX>.

Here are the next steps.

Confirm the transfer online by clicking this link: «History & Statements».

And please let us know if we can do anything else to make your investing life simpler and more successful.

Thank you for investing with TD Ameritrade.

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MEMBERSHIP REWARDS

TERMS AND CONDITIONS

1. IMPORTANT NOTICE

We may, without notice, change the Rewards program Terms and Conditions at any time, without notice, and any change will apply to all existing and new Rewards program accounts. We may also change the Rewards program Terms and Conditions at any time, without notice, and any change will apply to all existing and new Rewards program accounts.

2. WHO CAN USE THE PROGRAM & ANNUAL FEES

Only U.S. Card Members are eligible to participate in the Rewards program. Some eligible Card Members are automatically enrolled in the Rewards program. Some eligible Card Members are not automatically enrolled in the Rewards program. If you are not automatically enrolled in the Rewards program, you may enroll in the Rewards program by clicking on the "Enroll" link in the Rewards program Terms and Conditions. You will be able to enroll in the Rewards program at any time.

| Card Type | Annual Fee (USD) | Annual Fee (GBP) |
|----------------|------------------|------------------|
| Green Card | \$0 | £0 |
| Blue Card | \$0 | £0 |
| Gold Card | \$350 | £250 |
| Platinum Card | \$550 | £400 |
| Centurion Card | \$1,200 | £800 |
| Black Card | \$5,000 | £3,500 |

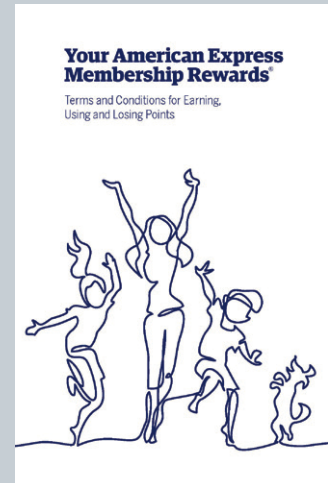
3. POINTS

Points are not your property. They are held in trust for you and are not redeemable for cash. Points are not redeemable for cash. Points are not redeemable for cash. Points are not redeemable for cash.

4. GETTING POINTS

1. USING YOUR CARD

Points are earned on purchases made with your American Express Card. Points are earned on purchases made with your American Express Card. Points are earned on purchases made with your American Express Card.



Welcome to Your Rewards!

Welcome to the Membership RewardsSM program (Rewards Program). These Terms and Conditions are the agreement between American ExpressSM and you. This document also is your go-to resource for understanding how the program works, and your rights and responsibilities as you earn and use Rewards Program points.

These Terms and Conditions relate only to the Rewards Program. Your Card Member Agreement, a separate document, outlines the terms and conditions for your American Express Card Account.

We make changes to the Rewards Program Terms and Conditions, we may add to and/or change these Terms and Conditions at any time.

For example, we could:

- Change the number of points you can earn for eligible purchases
- Change the number of points required to get rewards
- Increase annual and/or other program fees
- Cancel rewards and/or the Rewards Program

Should we cancel the program, we will give you 90 days' notice. You'll be able to earn or use points during that time, but we may change or cancel certain rewards.

