

BEFORE: The cumbersome rate table downloaded from this crowded page was replaced by sortable columns in the new design.

## Mutual Funds: Families

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New Mutual Funds Mutual Fund Families No Transaction Fee Mutual Funds (NTFs) Life Cycle Funds **Money Market Funds**

The term "money market fund" refers to a mutual fund whose investments are in high-yield short-term instruments, such as federal securities, CDs and commercial paper. The fund's intent is to make such instruments, normally purchased in large denominations and only by institutions, available (indirectly) to the individual investor.

If you are interested in purchasing any of the funds listed below, please call TD Ameritrade Investment Support Group at 877-328-3522. Initial minimum purchase requirements apply.

Note: As you may know, new Securities and Exchange Commission rules governing money market funds will go into effect on October 14, 2016. For more information, [view the FAQ](#) on these new regulations.

**View the Money Market Funds Rate Table for the latest rate information:**

 [Class A & Select Class Rate Table](#)

This file is in PDF format and requires Adobe Reader to view. You can download Adobe Reader free from [Adobe's Web site](#).

**TD Money Market Portfolio** (Class A & Select Class) - Invests primarily in quality money market instruments.

**TD U.S. Government Portfolio** (Class A) - Invests primarily in obligations issued or guaranteed by the U.S. government, its agencies or instrumentalities. Obligations guaranteed by the U.S. government ensure payment of a fixed rate of return and principal value if held to maturity. Guarantee does not eliminate market risk.

**TD California Municipal Money Market Portfolio** (Class A) - Invests primarily in high-quality municipal securities that pay dividends which are exempt from Federal and California State income tax.

**TD New York Municipal Money Market Portfolio** (Class A) - Invests primarily in high-quality municipal securities that pay dividends which are exempt from Federal, New York State and New York City income tax.

Money market funds, like mutual funds, are neither FDIC-insured nor guaranteed by the U.S. government or government agency and are not deposits or obligations of, or guaranteed by, any bank. Although certain money market funds seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances. Please read the prospectus carefully before investing. Tax exempt funds may pay dividends that are subject to the alternative minimum tax and also may pay taxable dividends due to investments in taxable obligations.

Before investing in investment company securities, be sure to carefully consider the security's objectives, risks, charges, and expenses. For a prospectus containing this and other important information, contact the investment company or a [TD Ameritrade Client Services representative](#). Please read the prospectus carefully before investing.

AFTER: I wrote a new introduction, made sure labels fit editorial standards, and cleared the disclosures with legal and compliance.

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**Find a money market fund that fits your investment goals**

Sort our extensive list of money market funds to identify those with the attributes important to you.

While the goal of money market funds is earning interest with minimum risk and maintaining a net asset value (NAV) of \$1 per share, it's important to remember this isn't guaranteed. These funds are not FDIC-insured nor guaranteed by the U.S. government or any government agency.

*Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. For a prospectus with this and other information, call 800-669-3900. Read the prospectus carefully before investing.*

Money Market Funds		Categories	All Categories	Families	All Families	?	⚙
Symbol ▲	Fund	Morningstar category	Fund net assets	NAV	7-day yield	Gross expense ratio	Net expense ratio
AAOXX	American Beacon U.S. Government Money Market Select Fund	Money Market-Taxable	\$1B	\$1.00	2.32%	0.14%	0.14%
ACSXX	Invesco Tax-Exempt Cash Fund Class A	Money Market-Tax-Free	\$41M	\$1.00	0.47%	0.99%	0.99%
ACXXX	Invesco Government Money Market Fund Class CX	Money Market-Taxable	\$2B	\$1.00	1.17%	1.43%	1.43%
ACZXX	Invesco Government Money Market Fund Class AX	Money Market-Taxable	\$2B	\$1.00	1.87%	0.68%	0.68%
AEAXX	AB Government Money Market Portfolio Class A	Money Market-Taxable	\$7B	\$1.00	--	0.54%	0.54%
AEBXX	AB Government Money	Money Market-Taxable	\$7B	\$1.00	--	1.34%	1.34%

ONE MORE THING: After checking other areas of our site and consulting standard references, I worked with the stakeholders on clearer definitions.

**[Definitions appear with the column labels ]**

**Morningstar category**

A classification system established by Morningstar, Inc. to assist in making comparisons between funds based on the underlying securities in each portfolio. The categories can make it easier to diversify and assess potential risks.

**Net assets**

The fund's total assets minus fees and expenses.

**NAV**

Net asset value (NAV) is the dollar value of fund assets minus liabilities; that number is divided by the number of outstanding shares.

**7-day yield**

The average income returned over the previous seven days, assuming the rate stays the same for one year. It is the fund's total income after expenses, divided by the total number of outstanding shares. It includes any applicable waivers or reimbursements.

**Gross expense ratio**

The fund's total annual operating expense ratio before deductions for fee waivers or expense reimbursements.

**Net expense ratio**

The actual expense ratio that investors paid during the fund's most recent fiscal year, after applicable expense waivers or reimbursements. The net expense ratio may be contractual, temporary, and may change at the fund's discretion. Refer to the fund prospectus for this information.