

FOR IMMEDIATE RELEASE

E*TRADE Financial Media Relations Contact

Susan Hickey
646-521-4675
susan.hickey@etrade.com

E*TRADE Financial Investor Relations Contact

Brett Goodman
646-521-4406
brett.goodman@etrade.com

E*TRADE EXPANDS RETIREMENT PLANNING CENTER

Empowering Investors with Education and Planning Tools

New York, November 18, 2010 – E*TRADE Financial Corporation (NASDAQ: ETFC) today announced that E*TRADE Securities LLC has expanded its retirement planning center on etrade.com, centralizing access to the free educational resources, planning tools, and products investors need to help reach their retirement goals. The center's interactive features include real-time online chat and the ability to "Click to Call Back" for no-hold time phone support.

"Planning for retirement doesn't need to be a daunting task," said Michael Curcio, President, E*TRADE Securities. "Our retirement planning center is designed to help customers across the spectrum develop and maintain a solid, actionable plan, and to determine what type of retirement accounts and investment products are right for them."

E*TRADE's state-of-the-art planning and investing tools are quick and easy to use, allowing customers to view, modify, and save their plans:

- [Retirement QuickPlan](#) provides a quick assessment of an individual's or family's retirement savings, as well as tips to help get on track if there's a shortfall predicted in achieving retirement goals.
- [Online Advisor](#) provides long-term investment solutions based on investor preferences, circumstances, and goals in four easy steps.
- [IRA](#) tools help investors roll over or transfer their IRAs in minutes, and choose the no-minimum, no-annual-fee IRA that is right for them. E*TRADE's Rollover Specialists provide dedicated IRA support – online, by phone, and in person.

With a practical plan in place, developing and maintaining a diversified portfolio is easy with E*TRADE's robust screeners and portfolio analysis tools.

- **All Star Lists** of leading ETFs and no-load mutual funds pre-selected on a quarterly basis by E*TRADE Capital Management from every ETF available in the marketplace and the more than 8,000 mutual funds offered by E*TRADE Securities.
- [Bond Fund Selector](#) provides bond ETF or mutual fund recommendations based on an investor's answer to four easy questions.
- **Portfolio Analyzer** provides customers with a holistic view of their portfolio holdings – including individual securities in mutual funds and exchange-traded funds – to illustrate how their investments are allocated by asset class, and concentrated in specific securities, sectors, stock types, style and geographically.

For individuals who prefer to work one-on-one with a professional, specially trained Chartered Retirement Planning Counselors^{SM1} are available to help customers create a retirement plan, allocate their assets, and consider their distribution options. Working with an investment professional, customers also may choose from a range of professionally selected and rebalanced portfolios of ETFs or non-proprietary mutual funds offered as a fee based service through E*TRADE Capital Management's Managed Investment Portfolios.

E*TRADE's Retirement Planning Center also features on-demand and live education opportunities designed to help individuals determine how to save and invest for retirement. From a three minute video on "[Retirement Traps to Avoid](#)," to live seminars hosted in E*TRADE's nationwide branch network including "[Retirement Investing Strategies](#)" and "The Basics of Roth IRA Conversions," there are education opportunities available for novice to sophisticated investors.

For customers who open and fund a new rollover, traditional or Roth IRA before December 31, 2010, E*TRADE Securities will credit the customer's account up to \$500 in cash² based on the deposit amount.

About E*TRADE Financial

The E*TRADE Financial family of companies provides financial services including online brokerage and related banking products and services to retail investors. Specific business segments include Trading and Investing, and Balance Sheet Management. Securities products and services are offered by E*TRADE Securities LLC (Member FINRA/SIPC). Bank products and services are offered by E*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries. ETFC-G

¹ The Chartered Retirement Planning Counselor designation is provided by the College for Financial Planning®. Investment Professionals with this designation can be found in most E*TRADE Branches.

² Credits for deposits of new funds or securities from outside accounts will be made as follows: deposits over \$250,000 receive \$500; deposits between \$100,000 and \$249,999 receive \$250; deposits between \$50,000 and \$99,999 receive \$100; deposits between \$25,000 and \$49,999 receive \$50. This offer is valid only for new or existing IRAs (limited to Rollover IRAs, Traditional IRAs, Roth IRAs), but excludes existing E*TRADE Securities and E*TRADE Bank customers. Deposits of new funds or securities from existing E*TRADE Bank and E*TRADE Securities accounts are not eligible for this offer. New funds or securities must be deposited or transferred within 45 days of new account opening or enrollment in offer, and must be from accounts outside of E*TRADE Bank and E*TRADE Securities. One account promotion per customer. Promotion is limited to one account per User ID and is not valid with any other offers. Deposits must be made into a new or existing IRA account to qualify for credit. E*TRADE Financial Corporation associates, and non-U.S. residents not eligible. New funds or securities must remain in the account (minus any trading losses) for a minimum of 6 months or the credit may be surrendered. The credit will be made to your account within 8 weeks of account funding. E*TRADE Securities reserve the right to terminate this offer at any time. Accounts must be enrolled by December 31, 2010, the offer expiration date.

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Important Notices

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