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E*TRADE OFFERS YEAR-END TIPS FOR JUMPSTARTING 2011 INVESTMENTS

New York, November 23, 2010 – E*TRADE Financial Corporation (NASDAQ: ETFC) today announced that E*TRADE Securities LLC has issued five year-end planning tips to help individual investors evaluate their portfolios and prepare for 2011.

“With the new year and tax season around the corner, now is a good time for investors to take a close look at their portfolios, consider their options, and most importantly, take action where needed,” said Michael Curcio, President, E*TRADE Securities. “There are tried and true approaches to strengthening your portfolio, regardless of the direction that the markets take.”

E*TRADE provides investors free access to tools, quality education, and resources to help make the planning process simple and actionable, and suggests the following five tips as the end of the year approaches:

- **Tune up your portfolio.** First things first, make sure you’re maintaining a well-balanced, diversified portfolio that is based on your financial needs and goals, time horizon and risk tolerance. E*TRADE’s [Online Advisor](#) will analyze your current portfolio against your objectives and recommend an asset allocation and investment solution that best suits your needs.
- **Start saving now.** While IRA contributions are permitted through the tax filing deadline, making a contribution early can provide additional tax-deferred growth potential.
- **Consider a Roth IRA or Roth conversion.** Roth IRAs offer tax-free growth potential, the ability to withdraw contributions with no penalties, no required minimum distribution, and – for those who convert before December 31, 2010 – the ability to spread related tax liability over two years. E*TRADE offers free information and tools that can help investors determine if a [Roth IRA conversion](#) is right for them.
- **Manage capital gains and losses.** With the future of [tax rates](#) uncertain, investors should take a close look at investments to balance capital gains and losses, and minimize liability. Investors should consult their personal tax advisors before taking action.
- **Get in the holiday spirit, and give.** [Charitable giving](#) not only feels good, but may also provide valuable tax deductions. Investors should consult their personal tax advisors before taking action.

To learn more about year-end planning, visit E*TRADE's [Online Tax Center](#), or take advantage of E*TRADE's free [educational videos](#) to learn about the basics of portfolio planning.

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

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E*TRADE Financial Corporation and its affiliates do not provide tax advice, and nothing in this section should be construed as tax advice. Before acting on any such information, consult your own accountant or tax advisor.

Traditional or Rollover IRA deductible contributions, as well as earnings, are subject to income tax when converted to a Roth IRA. It's important to keep in mind that the income from the conversion may raise your taxable income into a higher tax bracket.

Earnings can be withdrawn tax and penalty free at age 59½ provided the Roth IRA has been open at least five years.

If you convert in the year 2010, you can spread your tax liability over two years, paying ½ of the taxes owed on the conversion in year 2011 and the other ½ in year 2012.

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