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E*TRADE OFFERS INVESTORS TIPS FOR NAVIGATING VOLATILE MARKETS

NEW YORK, August 22, 2011 – E*TRADE Financial Corporation (NASDAQ: ETFC) today announced that E*TRADE Securities LLC suggests five tips to help individual investors navigate market volatility and manage risk.

“Volatile markets can cause even the most experienced investor to question his or her investment strategy,” said Michael Curcio, President, E*TRADE Securities. “History has taught us, though, that investors should create and follow a plan that considers their individual goals, time horizon, diversification needs, and risk tolerance.” Curcio continued: “While it may be tempting to react to a news headline or daily market movement, investors are wise to take a breath and to always consider how an investment decision fits within their broader strategy and long-term plan.”

E*TRADE provides investors access to the tools, education and resources – at no cost – to help navigate volatile markets, and suggests the following five tips for weathering volatility:

1. **Remain calm and maintain perspective.** Avoid overreacting to short-term market swings; it is important to maintain a long-term focus during times of economic and market stress. Look at one-, five- and ten-year charts to see how the market has performed over longer periods of time.
2. **Review risk levels.** It’s important to review an investment plan regularly to determine if the appropriate level of risk is present given financial needs, goals and time horizon – something often overlooked during less volatile markets. Assess risk levels in taxable and retirement accounts using E*TRADE’s [Risk Analyzer](#) to see if the risk tolerance is in sync with the long-term plan.
3. **Conduct a portfolio check-up.** Take time to review your portfolio holdings. Ensure you’re diversified across a range of asset classes, investment types and geographic regions; a properly diversified portfolio can reduce the impact of market volatility. Investors can visit the E*TRADE website for “do-it-yourself” portfolio analysis tools such as [Portfolio Analyzer](#)

and [Online Advisor](#) and customers can contact an E*TRADE Securities investment professional at 1-877-800-1208 for a portfolio check-up.

4. **Educate yourself.** An educated investor makes for a more successful investor. Learn how to look for opportunities and strive to mitigate against downside risk with E*TRADE's unbiased, needs-based education programs, such as "[Protecting Your Portfolio](#)."
5. **Consider opportunities.** Even volatile markets present investment opportunities, so once you've completed tips one through four, you may want to stay engaged in the market and look for opportunities with [Stock and Fund Screeners](#).

To learn more about navigating periods of market volatility, visit www.etrade.com and look for the latest [news and market analysis](#) from industry professionals, including Morningstar, Minyanville, Dreyfus and BondDesk Group.

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. More information is available at www.etrade.com.

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