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Folio Financial Redefines Digital Investing with Launch of Digital Wealth Platform for Financial Institutions and Advisors

- *Automated Investment Advice Platform offers Unparalleled Flexibility with Unique Standalone Robo Advisor, Advisor Workstation, and Hybrid Advisor Options*
- *First-to-Market Support for Multiple, Automated Investment Programs and Strategies from a Single Platform*
- *Fully Customizable Modular Technology and Hundreds of APIs Offering Firms Complete Control of the Client Experience, Macro Economic Assumptions, Portfolio Offerings and More*

MCLEAN, VA—December 6, 2018 – Folio Financial, a leading brokerage, custody and financial technology company, today announced the launch of their latest innovation, the Digital Wealth Platform (DWP)—a modern, digital wealth management platform that is leading the next evolution of digital advice.

Folio's Digital Wealth Platform is a completely digital, automated investment advice solution that combines the strength of goal-based financial planning and custom-tailored portfolio creation with a firm's own unique intellectual capital and advice delivery methodology. From a sophisticated, standalone robo advisor to a comprehensive advisor workstation, the DWP supports fully-automated, hybrid-advised, and fully-human-advised clients from one highly configurable solution. It offers unparalleled flexibility empowering financial institutions, their advisors, and non-financial organizations to deliver to clients a truly personalized—completely bespoke if desired—investment experience in support of all delivery channels. The DWP also leverages all of Folio's unique, fully-integrated brokerage, clearing and custody solutions, and offers complete customization through modular technology and hundreds of APIs.

"The wealth management industry is experiencing a dramatic transformation. A new generation of investors, and in fact an older generation too, are prioritizing digital engagement, convenience, and greater control over their investments. They're also looking for something better than what they've had, and all this is forcing firms to reevaluate their service models. Folio Financial is assisting our clients in redefining the digital investment experience and, in continuing our long history of innovation, we're leading many of these shifting market dynamics," said Steven M.H. Wallman, CEO and founder of Folio Financial, Inc. "With the introduction of our DWP, financial institutions and advisors can now deliver to all types of clients an automated, end-to-end digital experience that replicates the type of personalized, professional advice that traditionally has only been available to private institutions and ultra-high-net-worth individuals—all from one platform and at a lower cost."

Folio's DWP enables firms to:

- **Maintain Complete Ownership of Client Relationships** – Eliminate the need to outsource digital advice to third-party automated providers; the DWP puts total ownership of the advisory relationship back into the firm's hands.
- **Deliver Consistent Advice Across Channels** – DWP is powered by each firm's unique advice methodology, investment strategies, capital market assumptions and preferred investment products to ensure consistency of advice across all channels.
- **Manage Multiple, Complex Investment Programs from One Solution** – Fully automate the creation and management of desired investment strategies, including model-based portfolios, multi-manager programs, and highly personalized bespoke strategies.
- **Streamline Operations** – From real-time paperless onboarding and automated portfolio management to streamlined workflows and branded client communications, the DWP brings complete automation of key touchpoints and operational tasks.

"First generation robo advisors helped set the stage for simple advice automation, but they have fallen short in helping financial institutions and advisors extend their trusted advisor relationship into the digital element," said Greg Vigrass, president of Folio Institutional. "Our DWP puts total control of the digital experience back into our clients' hands and allows them to deliver greater levels of personalization, while focusing on the goals, values, beliefs and investment preferences that matter most to each of their clients."

Modular Flexibility to Transform the Digital Investment Experience

Leveraging Folio's patented brokerage platform capabilities, including dollar-based investing, fractional shares and commission-free window trading, the DWP integrates several modular features:

- Interactive, goal-based investor questionnaire that can be configured to match a firm's planning style and smart technology to capture what matters most to each client.
- Automated portfolio construction engine with intelligent screening technology to pinpoint the right investments that account for human capital, held-away assets, and sustainable, responsible, and impact (SRI) investing preferences.
- Accommodates any sized account from the most sophisticated, institutional type accounts to small, novice investor accounts utilizing fractional equity positions.
- Multiple goals managed in one account (e.g., building wealth and saving for education), and multiple accounts managing one goal (e.g., retirement).
- Predictive analytics that can run thousands of simulations to project the likelihood of reaching a financial goal.
- Real-time what-if scenarios and market stress tests to help fine tune recommendations.
- Auto-rebalancing to ensure a client's investments stay on track with personalized strategies.
- Automated tax loss and gain harvesting and access to Folio's patented Tax Football™.
- Personalized, custom-branded client and advisor portals—with 24/7 on-demand access from any device.

Folio Financial is showcasing this next generation platform today at the 2018 IN|VEST West Conference at the Parc 55 Hotel in San Francisco, CA (booth #103). More information can be found by visiting https://info.foliofinancial.com/digital-wealth.

About Folio Financial, Inc.

Folio Financial, Inc. is a leading brokerage, custody and financial technology company, all in one. Investment advisors, financial institutions and retirement plans use our innovative technology and modular solutions to build and precisely manage customized portfolios for their entire client base, regardless of account size. Our customers, both individual investors and financial professionals, use our state-of-the-art trading, portfolio management tools, digital investing services and alternative investment capabilities to have a better investing experience. We empower the financial services industry on both a full-service and technology-licensed basis, servicing billions of dollars of investor assets nationwide. For more information, visit www.folioinvesting.com.

Media Contact

Kevin Dinino
KCD PR
(917) 376-7540
Kevin@kcdpr.com