

# INVESTMENTS THAT FIT YOUR INDIVIDUAL NEEDS

Your advisor will work with you to develop a personalized FOLIO<sup>sm</sup> investment solution that suits your needs. Together with your advisor, you can create customized FOLIOs based on your investment needs and personal preferences.

## **CREATE A CUSTOMIZED PORTFOLIO BASED ON YOUR INVESTMENT STRATEGY**

With FOLIOs, you retain all of the control that comes with owning individual stocks. So for example, you may be a long-term investor interested in a large cap portfolio. Your advisor suggests you buy a FOLIO comprised of the 30 stocks in the Dow Jones Industrial Average, but you may not want to invest in tobacco stocks. With a FOLIO you can remove the tobacco stock and buy the Dow 29. You don't get that kind of flexibility with a mutual fund.

## **WHAT'S IN A FOLIO?**

FOLIOs can be created based on sectors, indices, geography and risk levels. We provide you and your advisor with over 100 different pre-packaged "starting points". Security selection is for the most part, based on quantitative investment criteria such as market capitalization, price-to-book ratios, industry sectors and other measures. Your advisor can also build FOLIOs from the ground up, stock-by-stock. Either way, the securities that you can place in FOLIOs are from a universe of the most widely held securities in America, such as:

- U.S. Domestic Equities
- Exchange Traded Funds
- Closed-end Bond Funds
- American Depository Receipts
- Real Estate Investment Trusts

## **ADJUST YOUR FOLIOS AS OFTEN AS YOU WANT -- COMMISSION-FREE\***

Your advisor can modify your FOLIOs as often as you want, buying or selling specific stocks or exchanging FOLIOs for entirely new ones. And you won't pay any commissions when you trade in our twice-daily windows -- unlike traditional brokerages.

## **MAINTAIN CONTROL WITH AUTOMATIC STOCK EXCLUSIONS**

For some investors, customization means choosing not to invest in certain stocks or industries. For example, an investor might choose to exclude the stock of an employer where he/she already holds a substantial interest by virtue of stock options. Your advisor can set up exclusions for an entire industry or specific companies.

Any stock exclusion you choose to implement will be made automatically until you change your profile. This serves as a systematic safety net against unwanted securities being added to your investment portfolio.

FOLIO<sup>fn</sup>  
What's Next?

