

THE BENEFITS OF COMMISSION-FREE* TRADING

Our unique window trading system makes owning FOLIOs affordable. When your advisor places trades at other brokerages, you're charged for each transaction. With FOLIOs, all your trades are commission-free when executed in our twice-daily windows.

HOW WE MINIMIZE TRADING COSTS

In order to get you the best possible prices on your trades and avoid charging commissions, twice a day we aggregate all orders and match buys and sells internally. When we can match orders, we execute the trade internally between the bid/ask spread available in the market. If an order can't be matched, we will send it to a market for execution, at no extra cost to you.

If you do not want to wait for our daily windows, your advisor can place "real-time" trades for a low transaction fee.

INVEST WITHOUT MINIMUMS

Because you don't pay commissions your advisor can economically set up FOLIOs for you at any dollar level. We have no minimum investment per FOLIO. For instance, you can own a \$2,000 FOLIO for your child that is invested in up to 50 stocks.

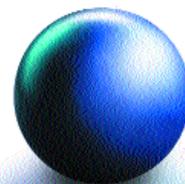
AUTOMATIC INVESTMENT PLANS COST LESS WITH A FOLIO

Just like a mutual fund, you can buy and sell securities in whole dollar amounts. This makes it easy to make additional investments or set up recurring investments in your account. Because you can trade commission-free, you aren't penalized for investing smaller amounts. Whether it's \$100 or \$100,000, you can invest in up to 250** stocks in five FOLIOs -- all without paying commissions -- try that at a traditional brokerage.

REBALANCE YOUR FOLIO AS OFTEN AS YOU WANT...COMMISSION-FREE

Rebalancing your FOLIO can control risk, maintain diversification, or track an index more closely. Of course, in a diversified FOLIO, not all of the holdings will rise or fall at the same rate. That's normal. To maintain the original security allocation, you may choose to "rebalance" on a periodic basis. If you were charged a commission for every trade, the cost of rebalancing might be a real obstacle -- in addition to a cumbersome process. Not so with FOLIOs. Your advisor can schedule to rebalance whenever you want and do it commission-free.

FOLIOfn
What's Next?



FOLIO Advisor is a service of FOLIOfn Investments, Inc. Member NASD/SIPC. All rights reserved. FOLIOs, like all investing products, involve risk including the loss of principal. Unlike FOLIOs, mutual funds are separate securities registered with the SEC that are separately sold and managed apart from their underlying securities. *Commission-free in our twice-daily windows and trading is subject to annual limits established by the pricing plan you choose. Actual costs may vary depending on the pricing plan you choose when opening an account. **Our fee covers five FOLIOs containing up to 50 stocks each.

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