

IN THE INVESTMENT WORLD CUSTOM-TAILORED WAS OUT OF REACH... UNTIL NOW

Now, you can take advantage of a unique investment service from FOLIO*fn* that lets investment advisors create personalized portfolios for investors like you.

WHAT IS A FOLIOsm ?

FOLIOs are baskets of stocks that your advisor can purchase in a single transaction. With FOLIOs you can invest in whole dollar amounts and instantly own a diversified portfolio of stocks, much like a mutual fund. But, unlike a fund, you own the stocks directly which allows some distinct advantages:

- Personalization. FOLIOs are one-of-a-kind investments that your advisor customizes just for you.
- Greater tax efficiency. You won't receive the forced capital gains you get with mutual funds.
- Commission-free trading*. You won't pay commissions when your advisor trades in our twice-daily windows.
- Transparency. You will know every security you own and avoid stocks you prefer NOT to own.



| Holdings: Aggressive | | | | | |
|----------------------|------------------------|---------|------------|-------------|--------|
| Symbol | Security | Shares | Last Trade | Total Value | Weight |
| AMAT | APPLIED MATLS INC | 0.71833 | \$43.06 | \$30.87 | 18.01% |
| I | AT&T CORP | 1.74357 | \$20.44 | \$35.64 | 20.72% |
| ATW | AT&T WIRELESS SVCS INC | 0.56108 | \$16.08 | \$9.02 | 5.25% |
| CIEN | CIENA CORP | 0.87742 | \$29.61 | \$25.88 | 15.10% |
| SUNW | SUN MICROSYSTEMS INC | 2.35684 | \$14.04 | \$33.09 | 19.24% |
| WFC | WELLS FARGO & CO NEW | 0.82849 | \$45.02 | \$37.30 | 21.68% |

THE BEST OF BOTH WORLDS

FOLIOs offer you the diversification of mutual funds with the control and tax benefits of owning the stocks yourself. You get the benefits of both, without many of the drawbacks. Your advisor can change your FOLIOs anytime by adding or removing stocks, or changing the percentage of your investment allocated to each security.

FOLIOS MAKE IT EASY TO ACHIEVE THE BENEFITS OF DIVERSIFICATION

Experts agree that a diversified portfolio is a key to successful investing. By owning a diversified portfolio, you can significantly lower your investment risk and increase your expected rate of return -- compared to owning just a few stocks at the same risk level.

FOLIO*fn*
What's Next?

