

Media Contact:

Kathy King

kingk@folioinvesting.com

Folio Institutional Helps to Solve the Fiduciary Duty Puzzle with KTRADE

Relationship improves open-architecture retirement plan administration, investment choices and costs

McLean, Va., March 30, 2016 – [Folio Institutional](#), the comprehensive one-stop platform for registered investment advisors (RIAs) that combines clearing, custody and a broad array of innovative technology services, announced today that it has joined with [North American KTRADE Alliance, LLC \(KTRADE\)](#). Together, Folio and KTRADE give plan sponsors and their advisors an opportunity to avoid conflicts of interest, manage defined contribution (DC) plan costs and enhance plan participant services.

KTRADE has been serving the needs of retirement plan participants since 1989. It works with retirement plans through its open architecture, CEFEX and Soc 1-certified recordkeeping service. KTRADE provides a path to facilitate thoughtful retirement planning through its national network of 22 third-party administrators.

“Today, advisors and plan sponsors are facing critical issues that will impact their ability to act on behalf of plan participants, manage costs and grow their business,” said Greg Vigrass, president of Folio Institutional. “Fiduciary duty, conflict management scrutiny and the growing number of retirees are just some of the pressures causing them to review their DC plan’s administrative costs and investment products. This partnership delivers timely solutions that ultimately benefit plan participants.”

Folio Institutional and KTRADE offer advisors and their DC plan sponsor clients valuable retirement plan administration, broader investment selection and tools to assist in managing their fiduciary duties. Folio Institutional’s [Model Manager Exchange \(MMX\)](#), [Folio\(k\)TM](#), and [Unitization](#) services make it possible to move away from lists of proprietary investment products, mutual funds or ETFs. Firms using Folio’s technology can build diversified portfolios of individual securities for an affordable cost. In addition, plan sponsors and their advisors can create more tailored, transparent retirement plans that meet plan participants’ needs thanks to Folio Institutional’s innovative fractional share investing capabilities and delivery of licensed model portfolios.

- **Model Manager Exchange** – gives advisors access to hundreds of third-party portfolio models. Advisors have the power to create and manage customized models and simultaneously update hundreds of client accounts in a few easy steps.
- **Folio(k)** – advisors and plan sponsors may easily create or manage core plan investments through Folio’s [Target Date Folios](#)—more than 20 pre-designed, yet customizable, ETF portfolios with three different risk levels that are optimized for retirement investing.
- **Unitization** – plan sponsors can broaden their retirement product offerings and eliminate Net Asset Value requirements with unitized model portfolios that consist of any mix of securities.

“KTRADE has a long history with professional managed accounts. Given Folio Institutional’s prominent presence in that space, to us this business relationship is like a match made in heaven,” Brad Lankford, chairman and CEO of North American KTRADE Alliance, LLC.

Advisors and plan sponsors may learn more about the benefits of the Folio Institutional-KTRADE relationship by contacting Alan Smith, Folio Institutional vice president, at smitha@folioinstitutional.com.

About Folio Institutional

Folio Institutional® is a leading investment solutions and financial technology company. We offer an integrated brokerage and custodial platform featuring patented, state-of-the-art trading, portfolio management tools, and private placement capabilities. We support financial professionals and institutions on both a full-service and technology-licensed basis, servicing billions of dollars of investor assets nationwide. With access to proven, highly scalable, online brokerage and investing solutions, professionals can efficiently maintain diversified portfolios of public and private securities, retain hands-on control over investments, manage tax liabilities, efficiently rebalance portfolios, produce reports, promote compliance, and take many other actions.

Folio Institutional®, Folio Investing®, and VIA Folio™ are offered by FOLIO*fn* Investments, Inc., a self-clearing broker-dealer and a direct member of the Depository Trust & Clearing Corporation (DTCC). Launched in 2000, FOLIO*fn* Investments, Inc. is a wholly-owned subsidiary of FOLIO*fn*, Inc., which provides investment technology and other services to financial services firms.

About KTRADE

KTRADE is a recordkeeping firm that serves the retirement plan industry through its Alliance Members, a group of local third-party administrators, or TPAs, and investment advisors located throughout the United States. Contact Steve Gradeless, Director of Market Development, (888) 954-9321 x2606 or sgradeless@ktradeonline.com, to learn more about KTRADE.