



Adhesion Wealth Advisor Solutions Launches Financial Industry's First Open-Architecture Digital Advice Platform for RIA Firms

iRebal to power platform's rebalancing engine for RIAs at TD Ameritrade Institutional.

Adhesion, in conjunction with Riskalyze, TD Ameritrade Institutional, Vanguard and numerous ETF strategists, has announced the launch of the industry's first and only open-architecture digital advice platform, using iRebal, exclusively for advisors who custody assets at TD Ameritrade Institutional. The platform offers auto-rebalancing, tax harvesting, electronic new account opening, embedded client engagement website tools, risk profiling, proposal generation, advisor dashboards, client portal and a roster of industry-leading ETF Strategists – with all-in costs as low as 20 bps, and small accounts incurring no platform fee¹.

Charlotte, NC (February 4, 2016) – Adhesion Wealth Advisor Solutions (“Adhesion”), a leading Unified Managed Account (UMA) platform committed to Registered Investment Advisors (RIAs) and fee-based advice, responds to strong customer interest and shifting industry demographics, with the launch of a unique RIA-branded, digital advice service. An industry first, Adhesion’s platform will enable RIA firms to extend their client service delivery model with a “robo-like” capability, coupled with numerous low-cost, open-architecture investment options.

Barrett Ayers, Adhesion’s Chief Solutions Officer, highlights that “with this new service from Adhesion, any RIA firm can effectively parry the ‘robo threat’ with a compelling self-guided digital experience for clients and numerous low cost investment options, along with the ability to deliver the additional services and investment sophistication over time that only a live RIA can. By adding this digital advice service to their practice, RIAs can do more than simply match the experience of a ‘robo’ site, they can blend the human guidance investors need with the digital do-it-yourself experience the new consumer is demanding”.

Adhesion has joined forces with Riskalyze, the company that invented the Risk Number™, the first-ever quantitative way to capture client risk tolerance, align portfolios to client expectations, and quantify the suitability of investments. The Riskalyze Autopilot technology powers the client experience of this new ‘Digital-RIA’ advantage for advisors. “When you combine the power and sophistication of the Adhesion UMA platform with the innovation and quantitative science of Riskalyze the result is an unmatched combination for advisors looking for a strong partner to grow their businesses,” said **Aaron Klein**, CEO at Riskalyze.

“RIAs who custody assets with TD Ameritrade Institutional will have access to the digital advice service. The advantage TD Ameritrade Institutional and the iRebal technology bring is substantial”, continues Ayers. With TD Ameritrade Institutional, advisors will gain fully electronic, client-guided account opening and funding.

“RIAs looking to scale their businesses and meet client demand for a great online advice experience need to take advantage of the wave of digital automation hitting our industry today,” said **Jim Dario**, managing director of product management, TD Ameritrade Institutional. “By bringing low-cost investment options, risk assessments and iRebal’s rebalancing engine together into one platform, Adhesion has created a powerful combination of technology tools to help RIAs target new markets and propel their businesses forward into a new digital era”.

Advisors are seeing a flood of ‘robo’ platforms being launched by asset management firms, primarily as an additional distribution channel for in-house products. Adhesion’s digital advice service is the first truly open architecture platform that RIA firms can adapt to their own advice model. Investment options available will include strategies from Vanguard, BlackRock, Morningstar, Horizon, CLS Investments, and Fortunatus.

“With the emergence of the ‘Robo’ advisor, financial advisors who are not providing a next-generation technology experience to their clients are at a real disadvantage. We designed our digital advice solution to give any advisor a significant edge in an era of rapidly evolving technology”, emphasized **Michael Stier**, CEO of Adhesion. “It takes seconds to embed this service into an existing advisor’s website. Online clients can then capture their Risk Number™, sync in their outside assets, open their new account with the firm, and e-sign the documents. Adhesion’s digital advice solution opens a world of possibilities for advisors and clients alike.”

¹ For qualifying RIA firms that meet minimum asset levels.

iRebal products and services property of ThinkTech, Inc., an affiliate of TD Ameritrade, Inc.

² TD Ameritrade Institutional is a division of TD Ameritrade, Inc., a brokerage subsidiary of TD Ameritrade Holding Corporation.

About TD Ameritrade Institutional

[TD Ameritrade Institutional](#) is a leading provider of comprehensive brokerage and custody services to more than 5,000 fee-based, independent registered investment advisors and their clients. Our advanced technology platform, coupled with personal support from our dedicated service teams, allows investment advisors to run their practices more efficiently and effectively while optimizing time with clients. TD Ameritrade Institutional is a division of TD Ameritrade, Inc., a brokerage subsidiary of TD Ameritrade Holding Corporation.

About Adhesion Wealth Advisor Solutions

Founded in 1999, [Adhesion](#) is an industry leading UMA platform, specializing in delivering advisor-directed investment strategies in innovative ways. Adhesion offers RIAs a highly personalized, open architecture UMA platform that delivers their essential investment services—reporting, reconciliation, trading and monitoring. Focused exclusively on RIAs, Adhesion is the only integrated UMA platform with the flexibility to deliver an advisor’s unique investment and business model. Located in Charlotte, NC, Adhesion currently has more than \$13 billion in assets under administration. For further information, visit Adhesion Wealth Advisor Solutions at www.adhesionwealth.com