

Media Contact:

Joe Giannone
Communications + Public Affairs
M: 201.467.1946
joseph.giannone@tdameritrade.com

We Have the Technology! TD Ameritrade Institutional Delivers Tools and Capabilities to Make RIAs Better, Stronger, Faster

The latest Veo One, iRebal and AdvisorClient enhancements -- plus a new Virtual Agent and two Amazon Alexa skills – will help advisors do more and know more in less time

SAN DIEGO, FEB. 7, 2019 – TD Ameritrade Institutional¹ is putting technology front and center at its 23rd annual [National LINC](#) conference, where nearly 3,000 registered investment advisors (RIAs) and industry professionals have gathered in San Diego for three days of learning, inspiration, networking and collaboration.

TD Ameritrade Institutional today announced new tools, new services and new capabilities that can help RIAs improve the client experience and their business performance, including:

- New **Veo One**[®] enhancements and integrations
- More **Analytics & Insights** tools
- **iRebal**[®] on Veo adds options capabilities
- An all-new **AdvisorClient** portal
- **Amazon Alexa** skills for RIAs and investors
- AI-powered **Virtual Agent**

These new offerings continue a long tradition of innovation at TD Ameritrade Institutional, which invests in solutions that can help RIAs satisfy the rising “techspectrum” of clients and overcome the demographic and technology hurdles facing the industry.

“No trading algorithm or investment app can replace the human connection, yet RIAs must embrace technology that enables them to grow and thrive for years to come,” said Tom Nally, president of TD Ameritrade Institutional. “Advanced tools can help advisors deepen relationships, expand their capacity to serve more investors, and build businesses that can weather the challenges that lie ahead.”

Future-forward advisors can share information quicker and more easily across multiple channels, including smart devices powered by artificial intelligence (AI). Machine-learning fueled by big data will allow advisors to analyze customer insights and deliver a more personalized and compelling experience. Behind the scenes, automation is already handling a growing list of routine tasks, freeing humans to focus on clients and creating new efficiencies.

“Superior technology is a must-have for advisors looking to compete and win over the long haul. ‘Good enough’ is no longer good enough,” Nally said. “Consumers today demand broad access to products and services from their providers -- and they want it to be fast, easy, personalized *and* accessible across multiple channels. That’s a tall order, but for RIAs looking to take on the future, we’re leading the charge.”

This year, TD Ameritrade Institutional introduced Innovation Alley to National LINC, a place where advisors can explore advanced technologies such as interactive holograms, virtual reality and augmented reality headsets, even a friendly robot named Pepper -- futuristic ideas that could be everyday business in short order. And in another high-tech highlight, three finalists of TD Ameritrade Institutional’s inaugural [Innovation Quest](#) competition, chosen from among 135 submissions, are presenting their proposals to move the RIA business forward.

Advisors can also attend a fintech conference within a conference by visiting Veo Village, where more than 80 innovators display the latest advisor tools. This close community of collaborators has played a key role helping TD Ameritrade deliver advanced technology and gives RIAs a competitive edge.

“Together, we’re harnessing technology to help advisors run smoother and faster, while also making it easier for investors to do business with RIAs,” Nally said. “Advanced, integrated technology can help RIAs know their clients better, personalize experiences and create those ‘Wow!’ moments that will grow their business.”

Veo One

Anchoring TD Ameritrade Institutional's integrated tech ecosystem is **Veo One**, the industry's first single-sign-on advisor desktop. By accessing all their technology in one place, RIAs can move seamlessly among applications, saving time while getting the information they need through a more personalized experience. Today, nearly 15,000 individuals from almost 6,000 RIAs are enjoying the benefits of Veo One.

And just as Veo Open Access amassed more than 150 integrations over the past eight years, the Veo One ecosystem continues to grow. Over the past year, Veo One has been integrated with 12 more third-party technologies, bringing the total number to 28. Joining the Veo One nation is:

- AdvicePay
- AdvisorEngine
- Advyzon
- Albridge
- Blueleaf
- Envestnet | Tamarac
- Grendel
- iRetire (Blackrock)
- Panoramix
- Right Capital
- Wealthbox
- YCharts

Veo One also continues to add new capabilities that can drive greater productivity for RIA firms. Recently, eight technology firms and several advisory firms integrated with Veo One to streamline new account opening, offering more ways to send account data directly to TD Ameritrade Institutional for faster processing.

Veo One Analytics & Insights

Through Veo One, TD Ameritrade Institutional continued to build out a suite of data analytics tools that give advisors better insights into their business so firms can be more successful. The FA Insight Benchmarking Tool, launched last year, lets advisors compare their performance against peers and identify areas for improvement. The latest addition: the **Veo One Analytics & Insights Dashboard**.

This customizable dashboard draws from FA Insight's data vault and other sources to offer advisors better insights into their firm's performance – from client asset growth and key revenue trends to operational efficiency -- and how they stack up against peers.

Advisors can see key metrics such as asset inflows and outflows, or segment their clients based on assets, account types, demographics and other factors. There's also a net new asset goal tracker and a window on recently opened accounts. Veo One users can click on the Analytics & Insights tab to get started.

iRebal + Options Strategies

TD Ameritrade Institutional also continues leveraging the power of **iRebal on Veo** to automate portfolio management and account rebalancing. Last year, TD Ameritrade introduced Model Market Center, an award winning platform that lets advisors import investment models from third-party money managers and apply them to client portfolios through iRebal.

Now, in another industry first, iRebal can incorporate covered call option strategies when rebalancing portfolios. For advisors who use covered calls, iRebal automatically determines when option positions need to be closed out when underlying stock holdings are sold. This powerful new feature will make it easier for RIAs to use and manage covered call strategies in conjunction with portfolio rebalancing.

No longer must advisors track positions in a spreadsheet and execute options trades through a separate platform. It also saves advisors time by identifying accounts with outstanding option positions.

Alexa Skill for RIAs

One of the hottest trends in technology today is voice-enabled search combined with machine learning. Adoption of smart speakers is expected to be faster than for any other consumer device, including the smart phone² as consumers grow comfortable completing tasks without clicks and taps. Amazon alone has sold more than 100 million Alexa-enabled devices.³

TD Ameritrade, an early mover in offering services by phone, Internet and mobile devices, is again taking the lead by introducing two new Institutional "skills."

The TD Ameritrade for Advisors flash briefing will offer practice management insights, information about upcoming events and tips on technology, all with an eye toward helping RIAs grow their firms and better serve clients. This skill, which will be tested by advisors and refined over time, can help advisors get the information

they need in less than two minutes a day. Advisors are encouraged to provide feedback by leaving comments in the Alexa app.

In addition, end-clients with a TD Ameritrade Institutional account can ask Alexa for their balances, positions, quotes, and market updates, offering investors a convenient, new way to stay informed and connected to their accounts. Fewer calls for basic information will create a better experience, and efficiencies, for RIAs. Clients can visit the Alexa app to enable the TD Ameritrade skill, authorize account access and set a voice PIN.

These skills join a flash briefing that TD Ameritrade rolled out to individual investors last fall.

Digital Service Agent

And if advisors don't want to "ask Alexa," TD Ameritrade Institutional is developing a new way for advisors to get the information they need, when they need it, using advanced technology that enhances the client experience.

Introducing **Virtual Agent**, a digital offering built right into Veo One that leverages AI and machine learning to give advisors answers on general questions related to opening new accounts at TD Ameritrade, funding client accounts and taking distributions from an existing account.

Advisors will continue to have access to their existing relationship service team; the Virtual Agent adds more ways to contact TD Ameritrade without having to pick up a phone. The agent, moreover, is backed by a dedicated (human) service team providing live chat support during business hours.

We're currently testing the functionality with a small number of advisory firms, which will share feedback that will shape the final product to be launched later this year.

AdvisorClient.com

TD Ameritrade Institutional also delivered a new, enhanced portal site for the clients of advisors.

The totally redesigned **AdvisorClient.com** gives investors the information they need, when they need it, enhancing the client experience while reducing the volume of low-value phone calls. AdvisorClient prioritizes the information clients want to see and places it front and center, including account values and contributions. There's also a document center that lets clients view and retrieve electronic statements and tax information for their accounts. For clients, it's a faster, more secure way to manage critical account documents.

Investors today also expect account access anytime, anywhere, so to complement the site TD Ameritrade Institutional offers mobile apps for Android and Apple devices. Best of all, the new site has been built with an open architecture approach that can adapt to the changing needs of clients and advisors. RIAs over time will be able to add functionality to AdvisorClient through third-party technology integrations. Advisors can ask their TD Ameritrade relationship manager for information on how to access our demonstration site.

To Learn More

To learn more about any of TD Ameritrade Institutional's industry-leading technology solutions, visit www.tdainstitutional.com or call 800-934-6124.

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Options are not suitable for all investors as the special risks inherent to options trading may expose investors to potentially rapid and substantial losses. Options trading subject to TD Ameritrade review and approval. Please read [Characteristics and Risks of Standardized Options](#) before investing in options.

The covered call strategy can limit the upside potential of the underlying stock position, as the stock would likely be called away in the event of substantial stock price increase.

Access to the Veo platform's open access capabilities is provided as a service to independent advisors using the brokerage, execution and custody services of TD Ameritrade. Veo Open Access is an indication of potential programming compatibility. It does not imply any TD Ameritrade, Inc. recommendation of, endorsement of, warranty of, or fitness for use of any third party's products or services. TD Ameritrade is not responsible for information, opinions or services provided by a third party. Since TD Ameritrade must ensure that all vendors meet security requirements, integration with new vendors is not immediate and cannot be guaranteed.

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1. TD Ameritrade Institutional is a division of TD Ameritrade, Inc., member FINRA/SIPC, a brokerage subsidiary of TD Ameritrade Holding Corporation
2. Activate Tech & Media Outlook 2018 report, October 2017, www.activate.com
3. The Verge, interview with Amazon SVP Dave Limp, Jan. 4, 2019, <https://www.theverge.com/2019/1/4/18168565/amazon-alexa-devices-how-many-sold-number-100-million-dave-limp>

About TD Ameritrade Institutional

TD Ameritrade Institutional empowers more than 7,000 independent registered investment advisors to transform the lives of their clients. It provides powerful technology and resources that help simplify running a business and let advisors spend time more time doing what matters most — serving their clients. Through meaningful innovation, steadfast advocacy and unwavering service, TD Ameritrade Institutional supports RIAs as they build businesses that positively impact their clients and communities. TD Ameritrade Institutional is a division of TD Ameritrade, Inc., member FINRA/SIPC, a brokerage subsidiary of TD Ameritrade Holding Corporation.

About TD Ameritrade Holding Corporation

TD Ameritrade provides investing services and education to more than 11 million client accounts totaling approximately \$1.2 trillion in assets, and custodial services to more than 7,000 registered investment advisors. We are a leader in U.S. retail trading, executing an average of approximately 900,000 trades per day for our clients, more than a quarter of which come from mobile devices. We have a proud history of innovation, dating back to our start in 1975, and today our team of 10,000-strong is committed to carrying it forward. Together, we are leveraging the latest in cutting edge technologies and one-on-one client care to transform lives, and investing, for the better. Learn more by visiting TD Ameritrade's newsroom at www.amtd.com, or read our stories at Fresh Accounts.

Source: TD Ameritrade Holding Corporation