

Ally Invest Throws Doors to Investing Wide Open with New 'Freemium' Offerings

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News Highlights:

- Launches "robo" Managed Portfolio with zero advisory fees and an industry-leading high-yield cash "buffer"
- Offers 90-Days of commission-free self-directed trading
- Offers 500+ commission-free ETFs

To remove the barriers that hold many people back from either becoming invested or expanding their investments to help grow their wealth, Ally Invest, the online brokerage and wealth management arm of Ally Financial Inc. (NYSE: ALLY), today announced new managed and self-directed investment offerings designed to clear the path for investors of all experience levels.

Demonstrating again how it is a relentless ally for its customers' financial wellbeing, Ally Invest now offers 90-days of commission-free self-directed trading, 500+ commission-free top brand-name ETFs, and a series of new cash-enhanced Managed Portfolios with zero advisory fees with an entry point of \$100. These offerings give investors the opportunity to try-before-they-buy without commitments until they are ready to be more fully invested with Ally. Similar to the firm's existing "robo" offerings, the new advisory fee-free Managed Portfolios are ETF-based, however they include 30% allocation to high-interest-yielding cash.

The new offerings align with the results of a recent survey by Ally Invest, which finds that three-quarters of Americans view investing as stressful, but when a portion of that investment is in cash, over 80 percent describe feeling a sense of comfort.

"Like all consumers today, investors are craving easy, let-me-try-it-first experiences," said Lule Demmissie, president of Ally Invest. "Our new offerings satisfy that desire to explore and see for themselves why investing is, indeed, a needed, wise, and beneficial path to building financial wealth. What we are doing at Ally is removing barriers so everyone has access to the opportunity to build wealth. Once the client feels comfortable, they have the choice to upgrade from those free services to others for a fee."

Investors who do not want a cash buffer in their robo will continue to have access to Ally Invest's flagship automated Managed Portfolio for an annual advisory fee of 0.30%.

For those looking to trade stocks themselves, Ally Invest also provides commission-free self-directed trading through its brokerage platform for 90 days, with full access to advanced tools and market perspective and education from the experts, and in line with the company's "do it right" mantra, there are no hidden fees or strings attached. In addition, the brokerage is launching more than 500 commission-free ETFs, giving investors a wide range of cost-effective investing options.

Diane Morais, president of Consumer & Commercial Banking Products for Ally Bank, commented, "This freemium approach is designed to help build the confidence to 'try it out,' whether you want to have us invest the money for you or you want to do it yourself. While some barriers to investing may persist for people, Ally won't be one of those friction points. We constantly strive to put the customer at the center, and this approach aligns with what our banking customers have come to expect from us."

Ally Invest's new offerings are available immediately at ally.com/invest.

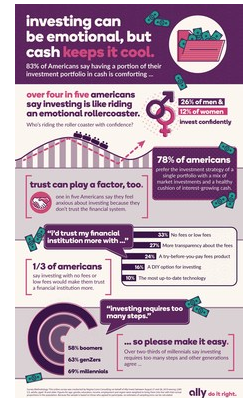
More about Freemium at Ally Invest:

New Cash-Enhanced Automated Managed Portfolio benefits new and veteran investors

The Ally Invest Managed Portfolio with a high-yield cash buffer is designed for anyone looking to invest assets in an account that charges no advisory fees. This is especially valuable for the investor who is just starting out and cannot afford to have their investable assets reduced by management fees. But even experienced investors may want to take advantage of having a portion of their money managed at no cost.

90-Days commission-free trading benefits self-directed traders

For moderate-to-active traders, Ally Invest now offers self-directed portfolio options powered by 500+ Commission Free ETFs along with 90 days of commission-free trading, a \$500 value, for all equity trades. The



new Commission-Free ETFs include a wide variety of funds from Vanguard, Global X, Charles Schwab, and iShares. Ally's new free offerings are designed to provide an easy way for self-directed investors to explore Ally's trading experience, advanced tools, and "all-you-can-eat" educational content.

Factoring in human behavior in Ally's "freemium" approach

According to Demissie, "Many independent investors have a tendency to freeze, and become so nervous about volatility that they end up keeping a lot of cash on the side, thus remaining under invested. Others who are fully invested, get nervous when volatility hits and sell on the lows. In designing these new products and experiences for the Ally Invest client, we not only thought about the investment choices we were giving for *free*, but also about how we can help the client reduce her anxiety by helping bolster her confidence to get started and remain invested during the bumpy times."

Products offered by Ally Invest Securities and Ally Invest Advisors are NOT FDIC INSURED, NOT BANK GUARANTEED and MAY LOSE VALUE.

About Ally Invest

Ally Invest is the brokerage and wealth management offering from Ally that exists alongside the firm's award-winning online banking products. Ally Invest offerings consist of a low-cost trading platform for self-directed investors, as well as a suite of affordable, automatically-managed investment portfolios, both delivered through a fully-transparent online process. The combination of low-cost investing with Ally's competitive deposit products gives customers a powerful value proposition for managing their financial wellbeing.

About Ally Financial Inc.

Ally Financial Inc. (NYSE: ALLY) is a leading digital financial-services company with \$180.4 billion in assets as of June 30, 2019. As a customer-centric company with passionate customer service and innovative financial solutions, we are relentlessly focused on "Doing It Right" and being a trusted financial-services provider to our consumer, commercial, and corporate customers. We are one of the largest full-service automotive-finance operations in the country and offer a wide range of financial services and insurance products to automotive dealerships and consumers. Our award-winning online bank (Ally Bank, Member FDIC and Equal Housing Lender) offers mortgage-lending services and a variety of deposit and other banking products, including savings, money-market, and checking accounts, certificates of deposit (CDs), and individual retirement accounts (IRAs). Additionally, we offer securities-brokerage and investment-advisory services through Ally Invest. Our robust corporate finance business offers capital for equity sponsors and middle-market companies.

For more information and disclosures about Ally, visit <https://www.ally.com/#disclosures>.

Media Contacts:

Justin Nicolette at Ally
justin.nicolette@ally.com
980-312-8636

Sue Parente at Tier One Partners
781-642-7788
sparente@tieronepr.com

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