

income
advantage

LifeYield Income Advantage helps advisors provide clients tax-optimized strategies for generating income from accumulated assets. This unique and innovative software looks across a household’s multiple investment accounts and identifies the asset location and sequence from which to draw funds to minimize taxes, and helps meet the proposed Department of Labor Fiduciary Standard.

Offer More Sophisticated Advice

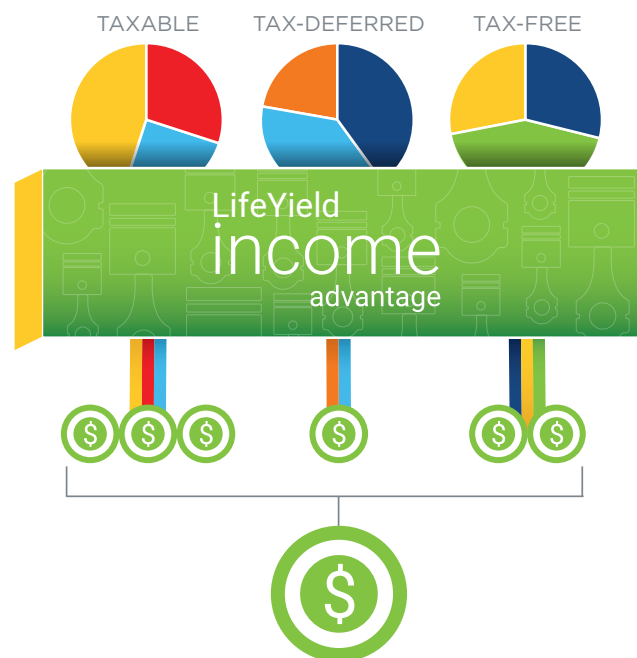
When investors need income for retirement or other purposes, manually calculating a tax-optimal withdrawal strategy can be time consuming and complicated. And conventional wisdom, which says investors should take money first from taxable accounts, then tax-deferred, then tax-free accounts, is not always optimal.

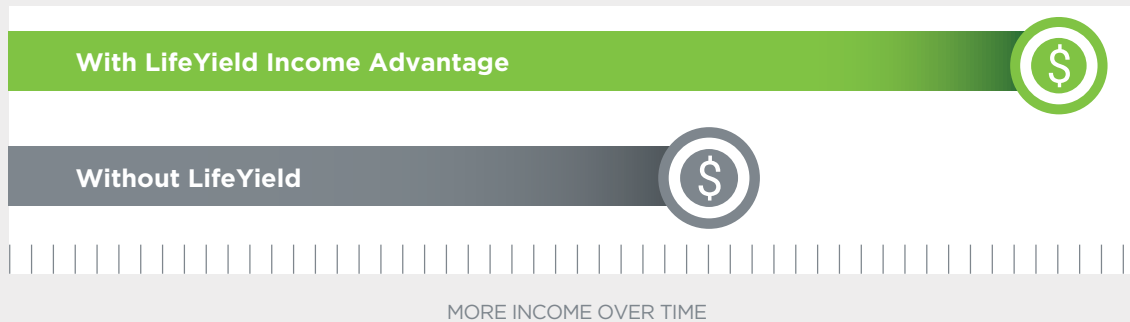
With Income Advantage, advisors can easily recommend the tax-smart way to generate income. Income Advantage looks across a household’s multiple accounts and products to identify the most advantageous location and sequence from which to sell assets to minimize taxes. Now, work that could take an advisor hours to do manually can be accomplished in just seconds, and more accurately, with Income Advantage.

We help advisors grow their practice through our simple lead generation tool that shows investors how they can make more and keep more by working with an advisor and using Income Advantage.

Income Advantage is the engine that generates tax-smart withdrawal strategies from a plan’s target asset allocation.

LifeYield is the link between a client’s asset allocation, optimal asset location and a tax-smart withdrawal strategy.





Improve Client Outcomes

With Income Advantage, clients benefit because their taxes are reduced over their lifetime, while maintaining the desired asset allocation and location. This can result in greater after-tax returns for more cash in retirement and a larger inheritance for heirs.

Stand Out from the Competition

With Income Advantage, advisory firms and advisors can differentiate their practices as forward-thinking. The tool easily integrates with existing planning tools and takes automatic data feeds. LifeYield also supports advisors with valuable lead generation resources.

Benefit from Income Advantage

- Help investors make more and keep more by showing them how to minimize taxes, increase asset growth and maximize income from multiple accounts
- Maintain a solid relationship with existing clients into the retirement years, and generate referrals
- Save time by automating work that might take hours to accomplish manually
- Coordinate brokerage and managed account assets to meet the fiduciary rule
- Generate leads with a simple tool that directs investors to advisors for a detailed tax-smart withdrawal plan

Why are Tax-Smart Withdrawals from Multiple Accounts Important?

Most households own a variety of products held in multiple taxable, IRA, 401(k) and Roth IRA accounts. These different account types have different tax treatments. Investors will enjoy increased after-tax income, when taxes are considered and income is drawn in a tax-optimized way across multiple accounts. LifeYield's patent-pending tax-smart withdrawal strategy minimizes taxes across accounts, maximizing after-tax investment returns and income.

Contact us to purchase or request a demonstration info@lifecycle.com or (617) 502-5660.

LifeYield is a technologically transformative firm committed to developing innovative software solutions that help financial advisors grow their business.

LifeYield Portfolio Advantage Enables advisors to look across all of a client's holdings to determine the optimal asset location to maximize after-tax returns across all accounts.

LifeYield Social Security Advantage Helps advisors work with clients to determine the optimal strategy for filing for retirement benefits.