

portfolio advantage

LifeYield Portfolio Advantage makes it easy for advisors to look across all of a client's holdings and accounts to determine the asset location that will optimally minimize taxes and maximize after-tax returns.

Manual Tax Optimization Takes Time

Taxes take a big bite out of returns for investors. Manually optimizing asset location to minimize taxes is complicated, time consuming and cumbersome. Every client is unique and has specific factors to consider, and the typical investor has a household portfolio comprised of multiple investments across asset classes, products and accounts.

Get a Competitive Edge

Advisors gain a competitive edge with Portfolio Advantage, easy-to-use software that completes hours of optimization calculations in just seconds.

Identify the Tax-Smart Location for Every Asset

Once an advisor and client have chosen a target asset allocation, Portfolio Advantage employs a proprietary algorithm that analyzes the tax implications of each asset class and investment account on a total portfolio basis. Portfolio Advantage optimizes for asset location, recommending how assets should be distributed across taxable, tax-deferred and tax-free vehicles to minimize taxes and maximize after-tax returns. Portfolio Advantage serves as the bridge between the plan's target asset allocation and a tax-optimized strategy.

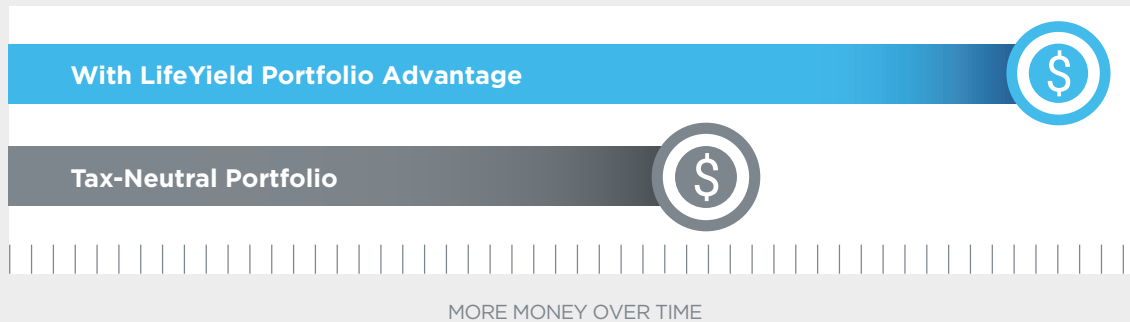
We help advisors grow their practice through our simple lead generation tool that shows investors how they can make more and keep more by working with an advisor and using Portfolio Advantage.

Advisors and clients work together to determine a target asset allocation and select products, then advisors put Portfolio Advantage to work.

LifeYield's state-of-the-art technology completes hours of optimization calculations in just seconds.

Portfolio Advantage implements a tax-smart asset location plan. All assets are distributed into the most efficient accounts allowing clients to benefit from the optimal tax-minimization strategy.





Improve Investor Outcomes

Over time, the potential increase in returns can really add up. Portfolio Advantage shows the projected improved outcome in dollars, basis points and percentage improvement.

Grow Your Business

With Portfolio 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 Portfolio Advantage

- Deliver an enhanced level of advice and guidance
- Show clients that consolidating assets with one advisor is beneficial
- Strengthen existing relationships, increase client acquisition and generate referrals, by demonstrating a projected, quantifiable value
- Save time and increase effectiveness
- Coordinate brokerage and managed account assets, helping meet the fiduciary rule
- Meet the proposed Department of Labor Fiduciary Standard

Why is Asset Location Important?

While *asset allocation* is a commonly understood term, many investors don't consider the importance of *asset location*. Since different account types have different tax treatments, optimal asset location increases after-tax returns and income. It describes how investors distribute their investments across taxable, tax-deferred and tax-free accounts in a tax-optimized way. LifeYield's patent-pending optimal location strategy minimizes taxes across accounts, maximizing after-tax investment returns and income.

Contact us to purchase or request a demonstration info@lifeyield.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 Social Security Advantage Helps advisors work with clients to determine the optimal strategy for filing for retirement benefits.

LifeYield Income Advantage Helps advisors identify the optimal location and sequence from which to withdraw funds to minimize the tax impact and maximize income in retirement.