

# GWP

## **EASY ONLINE INVESTING WITH THE GUIDANCE OF A FINANCIAL ADVISOR**

Invest for your future with a digital investment platform that combines the benefits of a personal financial advisor with sophisticated technology. Through our Guided Wealth Portfolios (GWP) investment platform, you get our experience and expertise with the added convenience and transparency of a 24/7 digital investing solution.

## **ADVISOR RELATIONSHIPS**

While other digital investing solutions, or robo advisors, offer online investment management, many don't include a direct personal relationship with a financial advisor, unless you're willing to invest substantial amounts. With GWP, no matter how large or small your investment amount, you get

a personal advisor, dedicated to you and your goals.

All you need to get started is \$5,000\* to invest. Whatever your investment goals, we can help you.

## **INTELLIGENT INVESTING**

Guided Wealth Portfolios offers investment management designed to help you pursue your financial objectives. You'll receive diversified allocations designed for you and your savings goals, and benefit from trading techniques that may increase diversification and can help reduce taxes.

By investing with us, you'll enjoy:

**Tax-efficient investing:** Through advanced asset analysis, we'll

allocate your assets in a tax-efficient manner and evaluate the tax impact of each trade before it goes through.

**Consistent monitoring:** Your portfolio is monitored daily, keeping it on track as markets move and rebalancing it as needed.

**Tax-loss harvesting:** If an investment experiences a loss, we may sell it to offset taxable gains in your portfolio. The investments sold are replaced by similar investments to maintain your asset allocation, so you get tax benefits while keeping a properly diversified portfolio.

**Financial advice:** We're available any time you have a question about your account or investing strategy.

## ***Advisor + Technology: Who Does What?***

GWP has three major players who all work together to build and deliver your customized portfolio:

**The Portfolio Designer** – LPL Research, an experienced money manager that manages more than \$160 billion for clients, chooses the investments for the portfolio models.

**Your Advisor** – Your advisor reviews your suggested portfolio allocation to make sure it's right for you. As your goals or life change, your advisor is available to help you determine if your GWP portfolio will continue to be the right solution for you.

**The Technology** – Sophisticated algorithms are built into the technology. They examine your portfolio every day to see if it can be optimized. These algorithms can trigger rebalancing or tax-loss harvesting to ensure your portfolio stays in line with your goals and to create opportunities to help you save on taxes.

**SEE YOUR PERSONALIZED PROPOSAL**

**STEP 1:** Visit [www.lplguidedwealth.com/advisor/](http://www.lplguidedwealth.com/advisor/) or [www.lplguidedwealth.com/advisor/capstoneEDGE](http://www.lplguidedwealth.com/advisor/capstoneEDGE). It takes only an email address to get started today.



**Choose an email address you check regularly!**  
You'll get updates on how your portfolio's doing.

**STEP 2:** Help us understand what you want for your investment account by answering a few questions about your goals and preferences.



**In general, the longer you have until your goal, the more aggressive your investment strategy should be.**

**STEP 3:** Receive your customized proposal!

**OPEN YOUR ACCOUNT**

**STEP 4:** Link a current investment account or decide to fund your new GWP account with cash from your bank account.

**STEP 5:** Sign your digital enrollment documents via DocuSign, and let GWP do the rest!



**In most cases, you'll be able to complete GWP account opening online via DocuSign. But sometimes other steps will be required, based on how you want to fund your account. GWP will walk you through!**

**START NOW**

To get your personalized proposal and start investing for your future today, go to <http://www.lplguidedwealth.com/advisor/> or [www.lplguidedwealth.com/advisor/capstoneEDGE](http://www.lplguidedwealth.com/advisor/capstoneEDGE).

\*Accounts under \$10,000 have a \$20 annual fee.

Guided Wealth Portfolios (GWP) is a centrally managed, algorithm-based investment program sponsored by LPL Financial LLC (LPL). GWP uses proprietary, automated computer algorithms of FutureAdvisor to generate investment recommendations based upon model portfolios constructed by LPL. FutureAdvisor and LPL are non-affiliated entities. If you are receiving advisory services in GWP from a separately registered investment advisor firm other than LPL or FutureAdvisor, LPL and FutureAdvisor are not affiliates of such advisor. Both LPL and FutureAdvisor are investment advisors registered with the U.S. Securities and Exchange Commission, and LPL is also a member of FINRA/SIPC.

There is no assurance that Guided Wealth Portfolios are suitable for all investors or will yield positive outcomes. The purchase of certain securities will be required to effect some of the strategies. Investing involves risks including possible loss of principal. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification and asset allocation do not protect against market risk.

References to tax strategies that the GWP service investment management considers in managing accounts should not be confused with tax advice. LPL Financial does not provide tax advice. Clients should consult with their personal tax advisors regarding the tax consequences of investing.

Rebalancing a portfolio may cause investors to incur tax liabilities and does not assure a profit or protect against a loss.



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