



# VALUE OF AN ADVISOR

*Independent financial advisors have the potential to deliver significant value to investors.*

*This framework can be a helpful guide when determining how an advisor's services and expertise may benefit your financial situation.*





## Investment Planning

### ASSET CLASS SELECTION

Appropriately selecting asset classes to incorporate the portfolio benefits offered by a diverse range of investment markets.

### TOTAL RETURN FOCUS

Focusing on total return by incorporating a broad set of investments can help manage risk, improve tax-efficiency, and potentially extend the portfolio lifespan.

### ASSET ALLOCATION

Allocating assets based on risk preference and risk capacity, considering both financial capital and human capital.

### STRATEGY-LEVEL DIVERSIFICATION

Incorporating multiple investment strategies into your portfolio can provide additional diversification and risk management.

### COST-EFFECTIVE IMPLEMENTATION

Trading costs, internal fund expenses, commissions, surrender charges and any other investment-related expenses can have a considerable impact on portfolio returns.

### INVESTMENT DUE DILIGENCE

Executing a diligent investment selection and due diligence process that considers appropriate investment characteristics and the level of active management can provide added portfolio return.

### REBALANCING

Maintaining the portfolio asset allocation over time through appropriate rebalancing is necessary to prevent portfolio drift and thereby manage portfolio risk.

### BEHAVIORAL COACHING

Committing to a long-term perspective, disciplined approach, and time-tested principles are critical to maintaining a consistent investment strategy and not falling victim to market timing or performance-chasing.



## Retirement Planning

### INCOME PLAN

Organizing and coordinating all income sources in an effort to maximize the sustainability and predictability of your retirement income plan.

### SOCIAL SECURITY OPTIMIZATION

Evaluating all possible social security alternatives can reduce your retirement income plan's dependency on your portfolio assets.

### LONGEVITY RISK MANAGEMENT

Appropriately using insurance strategies to combat longevity risk may improve your overall retirement income plan.

### WITHDRAWAL STRATEGIES

Sequencing withdrawals based on the ongoing likelihood of portfolio survivability based on market returns and expected investor longevity.



## Legacy & Estate Planning

### WEALTH TRANSFER STRATEGIES

Life insurance, gifting, and charitable strategies may reduce estate tax and maximize the after-tax wealth transfer to your beneficiaries.

### STRETCH STRATEGIES

Implementing appropriate beneficiary selections can potentially extend tax-deferral for future generations.

### GENERATIONAL PLANNING

Asset ownership strategies, beneficiary selections, and wills and trusts should be consistent with your intentions and may help avoid probate costs or other legal expenses.



## Risk Management Planning

### LONG-TERM CARE STRATEGIES

Evaluating your long-term care needs and implementing a plan based on your priorities and resources may preserve your portfolio assets.

### LIABILITY COVERAGE

Ensuring appropriate coverage is in place for your personal and professional liabilities may avoid catastrophic strains on your portfolio assets.

### HEALTHCARE STRATEGIES

Reviewing your healthcare and Medicare situation may improve your benefits and reduce costs.



## Tax Planning

### ASSET LOCATION

Optimal portfolios minimize the impact of taxes by holding tax-efficient investments and strategies in taxable accounts and by holding high yielding or more active strategies within tax-advantaged accounts.

### TAX DIVERSIFICATION STRATEGIES

Intelligently controlling and managing your portfolio allocation by tax type can minimize the total taxes paid over your lifetime.

### TAX LOSS HARVESTING

Controlling asset allocation while using tax loss harvesting to provide after-tax value by offsetting realized capital gains.

### ROTH CONVERSION STRATEGIES

Taking advantage of your marginal tax bracket through Roth conversions may decrease your long-term tax liability.

---

While your financial advisor may provide information relative to taxes, insurance and estate planning, the Registered Investment Advisor does not offer tax, insurance, or legal services. Any decisions relative to these topics should be discussed with a tax, insurance or legal professional prior to implementation.



[www.lakeviewfinsol.com](http://www.lakeviewfinsol.com) • (214) 764-7755

Investment advisory and financial planning services offered through Simplicity Wealth, LLC, a SEC Registered Investment Advisor. Subadvisory services are provided by Advisory Alpha, LLC, a SEC Registered Investment Advisor. Insurance, Consulting and Education services offered through Lakeview Financial Solutions. Lakeview Financial Solutions is a separate and unaffiliated entity from Simplicity Wealth, LLC and Advisory Alpha, LLC.

---

Registration with the SEC or state does not constitute an endorsement of the firm by regulators, nor does it indicate that the adviser has attained a particular level of skill or ability. This content is for informational purposes only and does not intend to make an offer or solicitation for sale or purchase of any securities. Investing involves risk, including the potential loss of principal. No investment strategy, such as asset allocation or diversification, can guarantee a profit or protect against loss in periods of declining values. All investment strategies involve risk and have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially affect the performance of your portfolio. There are no assurances that a portfolio will match or outperform any particular benchmark. Investors should carefully consider the investment objectives, risks, fees and expenses before investing. Any financial services firms referenced in this material do not provide tax or legal advice. Please consult with your tax or legal professional regarding specific issues prior to making a tax or legal decision. Version 1.23.2019