



The LifeYield Technology Library

“ This technology gives a financial advisor a quicker, more efficient method to review a client’s multi-account portfolio and recommend strategies designed to help improve after-tax returns. LifeYield is an important addition to our suite of tools that help financial advisors better serve their clients. ”

Jed Finn

COO, Morgan Stanley Wealth Management



Improve tax efficiency, maximize Social Security and increase firm revenue with the most comprehensive platform enhancement technology on the market – accessible via API or a simple UI for LifeYield Social Security+™.



The Household-Level Management Challenge

Retiring is complicated and confusing without a clear plan. Investors want to feel secure, knowing everything possible is being done to maximize retirement income and provide the longest runway. The most impactful way to maximize retirement income is to minimize taxes.

Taxes represent the single largest drag on investment returns. Most households have multiple accounts spread across multiple financial advisors. These assets are typically held in different account types, at different custodians, and are subject to a variety of tax treatments. Very rarely – if ever – are taxes fully considered in a financial plan.

Clients end up paying unnecessary taxes due to this lack of coordination. And without technology, creating a comprehensive and optimal investment strategy for an asset-dispersed family is almost impossible.



The Solution

As advisors know, implementing a coordinated retirement income plan across multiple accounts and products on their own is time consuming and significantly increases the chance for human error. LifeYield API technology ensures accuracy, speed and confidence when dealing with complex household portfolios.

LifeYield APIs can work independently or alongside current technology to optimize asset location, rebalance across multiple accounts, facilitate tax-efficient withdrawals, harvest capital gains or losses and maximize Social Security benefits to increase retirement income.



LifeYield Asset Location

Measures the tax efficiency of a household portfolio, provides next best actions for reducing tax drag, then quantifies the benefit in dollars.



LifeYield Multi-Account Rebalancing

Operates alongside current rebalancing technology to incorporate multi-account tax harvesting and automated asset location optimization.



LifeYield Tax-Smart Withdrawals

Executes optimized withdrawals from multiple accounts by selling mislocated assets, minimizing drift and identifying opportunities to harvest losses.



LifeYield Tax Harvesting

Works with LifeYield's asset location, rebalancing and withdrawal technology or on its own to scan all taxable and non-taxable accounts and instantly identify opportunities to harvest gains or losses.



LifeYield Social Security+

Identifies the optimal filing strategy for each client, then enables the transition to a full retirement income planning conversation using visual *Income Layers*.

LifeYield has been battle-tested by the largest financial institutions in the world to increase household tax efficiency and maximize retirement income.



Helping investors, advisors and firms improve household tax efficiency.

www.lifeyield.com