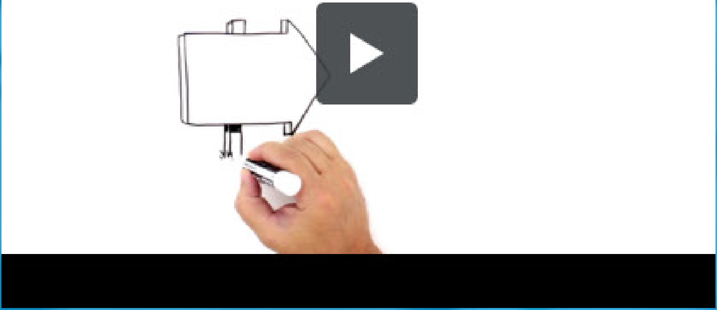
LPL Financial

Guided Wealth Portfolio Platform

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.

Get Started



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.

Personal advisor

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.

Investment Management

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.

Smart Investing Strategy

By investing with us, you'll enjoy services such as tax-efficient investing, consistent monitoring, tax-loss harvest, financial advice, and more!

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.

Get Started

★

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.

Guided Wealth Portfolios

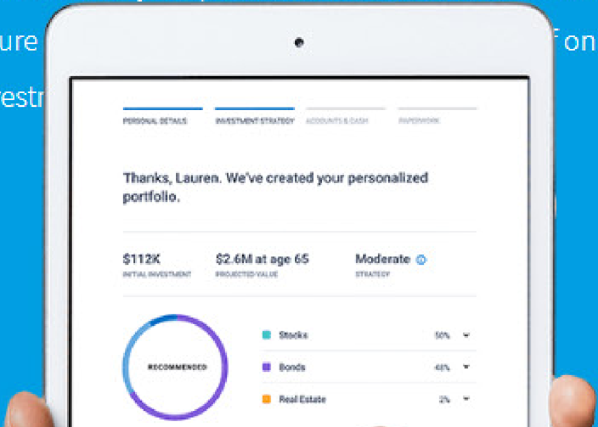
Investment Process & Philosophy

With Guided Wealth Portfolios (GWP), we aim to provide you a diversified portfolio that matches your risk preferences and helps you work toward your unique financial goals.

This is combined with daily account monitoring that auto-rebalances your account when necessary and identifies tax-saving opportunities to not only keep your portfolio in line with its goals, but potentially improve it for greater diversification and future growth. With GWP, you don't have to worry about managing or updating your portfolio, as we handle it for you. You get insight into what's happening in your portfolio through your online portal, and if you ever have any questions about your investment strategy, we're just a phone call away.

What you'll get today

Simply answer a few questions to receive a proposal, customized for you. We'll give you recommendations for your account and a calculation of your potential dollars at retirement. Grow your future f online investr

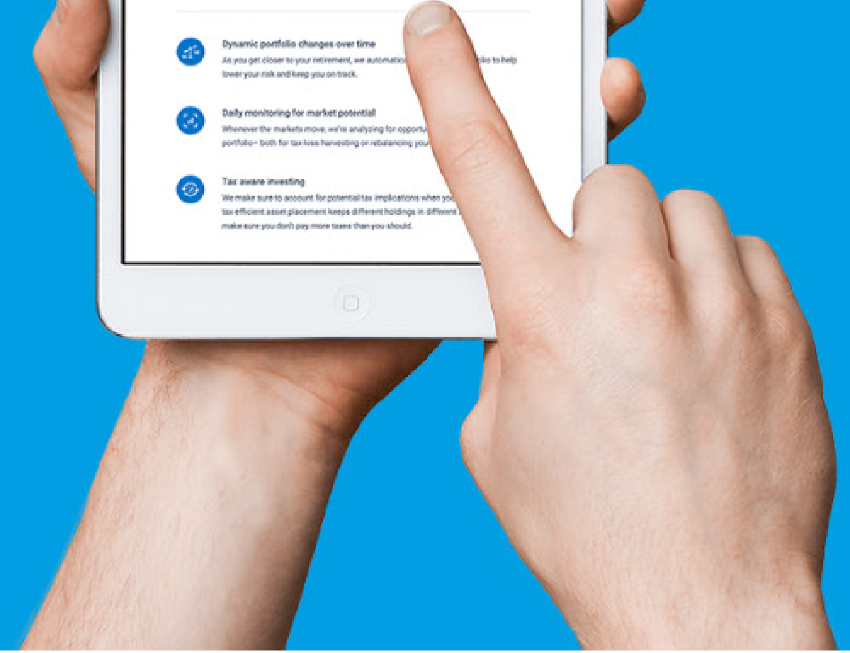


Thanks, Lauren. We've created your personalized portfolio.

$112K
INITIAL INVESTMENT

$2.6M at age 65
PROJECTED VALUE

Moderate
STRATEGY



Dynamic portfolio changes over time

As you get closer to your retirement, we automatic

lower your risk and keep you on track.

Daily monitoring for market potential

Whenever the markets move, we're analyzing for opportu

portfolio– both for tax loss harvesting or rebalancing you

Tax aware investing

We make sure to account for potential tax implications when yo

tax efficient asset placement keeps different holdings in different

make sure you don't pay more taxes than you should.

Frequently Asked Questions

Strategy

- What is Guided Wealth Portfolios

investment philosophy and methodology?

- What are ETF's?

How It Works : Signing Up

- Who is Guided Wealth Portfolios?
- Who is eligible to sign up for Guided Wealth Portfolios investment management?
- What accounts are eligible for Guided Wealth Portfolios investment management?
- I don't have an existing investment accounts, can I still sign up for an

account?

▶ How does Guided Wealth Portfolios manage assets for households

▶ Can I lock positions for assets i want to transfer?

How It Works : Day-to-Day

▶ How is my portfolio managed on a day-to-day basis?

▶ How often do you rebalance?

▶ Can I override Guided Wealth Portfolios' investment decision via the online dashboard?

▶ How do I access my Guided Wealth Portfolios accounts?

▶ How do I transfer funds from my existing goal to a new goal?

▶ How do I add money to my Guided Wealth Portfolios accounts?

▶ How do I set up a recurring contribution?

▶ How do I withdraw from my Guided Wealth Portfolios accounts?

▶ Which ETF's does Guided Wealth Portfolios use to allocate my portfolio?

▶ What kind of performance reporting will I get as a client?

▶ Where do I access account statements and task documents?

Taxes

▶ What are the tax implications of signing up for Guided Wealth Portfolios investment management?

▶ How does automated tax-loss harvesting work and how much will I save?

▶ Can Guided Wealth Portfolios assist me with tax planning?

▶ What About Wash Sales?

Fees

▸ How much does Guided Wealth Portfolios investment management cost?

▸ Will I incur trading commissions, especially during rebalancing?

▸ Will my current custodian or broker charge me account closing and/or transfer out fees to transfer my accounts to Guided Wealth Portfolios investment management?

▸ Will I be charged account opening or account maintenance fees?

About GWP

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 nonaffiliated 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 FINRA/SIPC.

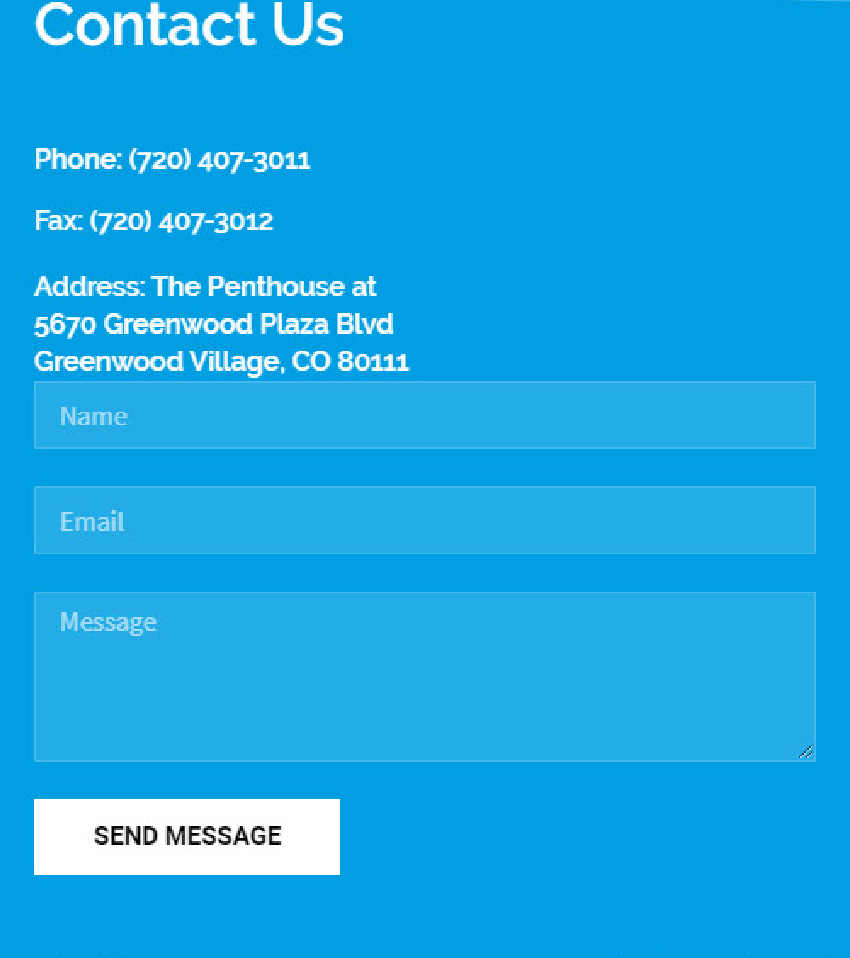
All investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. With your free dynamic proposal, you will have access to sample recommendations at no charge to you. If you decide to open a GWP investment management account, you will be charged a quarterly account fee, as well as certain additional costs such as underlying investment fees and expenses and other miscellaneous fees. If you decide to implement sample recommendations in the proposal with another firm, you may be charged fees, commissions, or expenses by that firm, as well as underlying investment fees and expenses. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss. An investment in Exchange

Traded Funds (ETF), structured as a mutual fund or unit investment trust, involves the risk of losing money and should be considered as part of an overall program, not a complete investment program.

An investment in ETFs involves additional risks such as non-diversification, price volatility, competitive industry pressure, international political and economic developments, possible trading halts, and index tracking errors. 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.



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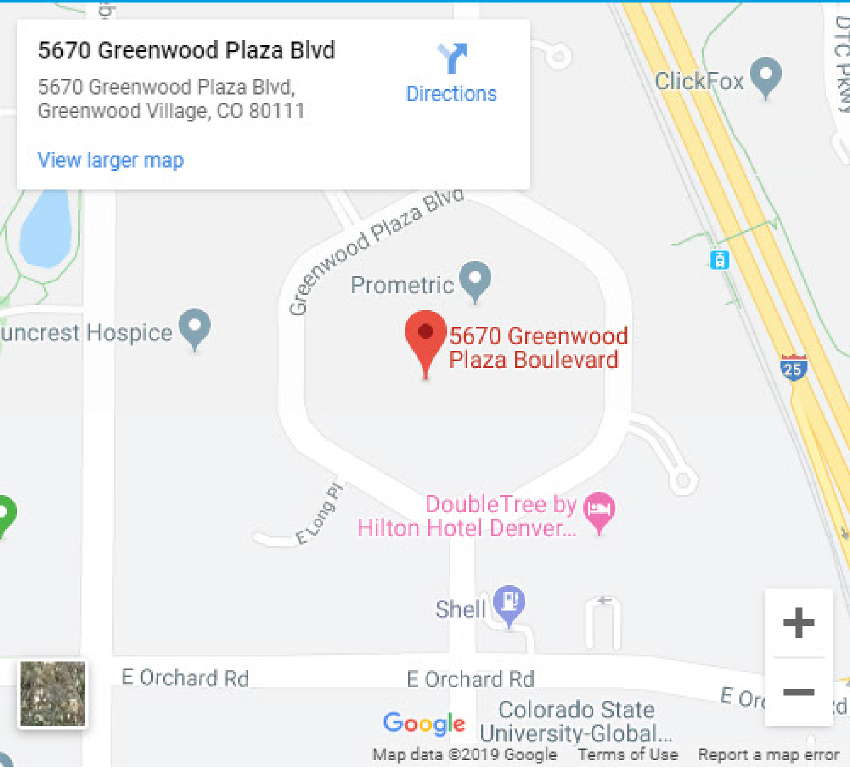

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Check the background of this investment professional >>>

BrokerCheck by FINRA

** Asset and portfolio data through 9/30/18 for assets for which LPL Research has discretion. 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.

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A registered investment advisor.

Member FINRA/SIPC.

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