YOUR RETIREMENT ADVISOR VS. INDUSTRY NORMS

	Your Retirement Advisor®	DIY	ROBO-ADVISOR	TRADITIONAL INVESTMENT FIRM/ BANK ADVISOR	INSURANCE COMPANY	COMMISSION-BASED BROKER
PORTFOLIO MANAGEMENT						
Behavioral coach to guide you through turbulent markets	✓			✓	✓	
Fiduciary standard of care	✓			✓	✓	
Private client relationship	✓			✓	✓	✓
Low-cost investments	✓	✓	✓	✓		
Customized portfolio	✓	✓		✓		✓
Tax-efficient placement	✓	✓	✓	✓		
Strategic tax loss harvesting	✓		✓	✓	✓	
Proper rebalancing techniques	✓		✓	✓	✓	
Consolidate accounts	✓	✓		✓		✓
Access to IPOs						✓
Proper utilization of buffered ETFs/UITs for downside protection	✓					
Proprietary products					✓	✓
Investment risk analysis	✓					
Outsourcing of time required to manage portfolio	✓		✓		✓	✓
FINANCIAL PLANNING						
Proactive guidance on all financial matters	✓			✓	✓	
Cash flow based modeling	✓					
Net worth projections to guide decision making	✓			✓	✓	
Tax return analysis	✓					
401(k)/Pension analysis	✓					
Plans that consider assets not directly managed by advisor	✓			✓		
Deep integration between tax planning and investment management	✓			✓	✓	
Social Security optimization	✓			✓	✓	
Outsourcing of time required to manage portfolio	✓			✓	✓	
Coordinate with other professionals (CPA, Attorney, etc.)	✓			✓	✓	
Guidance of tax-advantaged charitable giving	✓			✓	✓	
Insurance review	✓					
Medicare/IRMAA planning	✓					
Estate planning coordination or review	✓					
Trust utilization and investment strategies	✓					
Debt reduction	✓					
Budget coaching	✓					

435 LANCASTER ST., SUITE 358 - LEOMINSTER, MA 01453 - 978.345.7075 - WWW.YOURRETIREMENTADVISOR.COM

YOUR RETIREMENT ADVISOR VS. INDUSTRY NORMS

	Your Retirement Advisor®	DIY	ROBO-ADVISOR	TRADITIONAL INVESTMENT FIRM/ BANK ADVISOR	INSURANCE COMPANY	COMMISSION-BASED BROKER
PROTECTION PLANNING						
Insurance suitability discussion	✓			✓		
Life insurance placement	✓				✓	✓
Long-term care review	✓				✓	
Long-term care placement	✓				✓	✓
Disability review	✓				✓	
Disability placement	✓				✓	✓
Annuity suitability	✓					
Annuity option review	✓				✓	
Annuity placement	✓				✓	✓

Your Retirement Advisor®

435 LANCASTER ST., SUITE 358 - LEOMINSTER, MA 01453 - 978.345.7075 - WWW.YOURRETIREMENTADVISOR.COM