

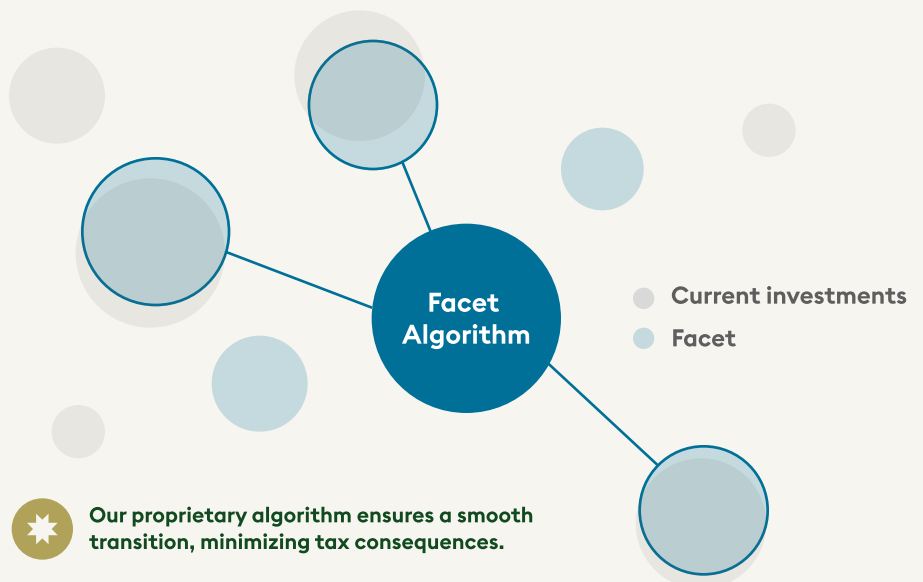


Moving your investments to Facet is easy—and worry-free.

Facet's personalized approach reduces the need to worry about tax implications when moving your money. That's because we help mitigate—even eliminate—tax consequences during the transition. This lets you retain assets that have an embedded tax gain while still taking advantage of Facet's best thinking. And it's all included as part of your Facet membership.

An approach that minimizes taxes.

Facet's proprietary algorithm determines which exchange-traded funds (ETFs) would best complement your existing assets. Then we work effectively around your taxable holdings to create a portfolio that closely resembles what we would have recommended in the absence of prior assets. As we update our recommended ETF mix, the algorithm updates, too. So you always have Facet's best thinking reflected in your portfolio, adjusted for your tax situation.



FAQs

Does using this algorithm incur an extra cost?

No. It's all included in your Facet membership.

Do I need to sell down my old portfolio over time?

No. Existing assets will only be sold if you and your Facet planner determine that selling some or all of the assets is in your best interest. Our software will monitor the assets, and we'll recommend selling if the value falls to a tax loss position.

I have a large number of stocks and/or funds in my current portfolio. Will that pose a problem?

No. The algorithm can handle any number of assets.

Are there assets that don't work with the algorithm?

Any stock, bond, ETF, or mutual fund that Facet would recommend can work. Your Facet team will analyze your portfolio ahead of time and, in rare cases, may recommend the sale of certain funds where we think the investment prospects are poor.

I own a single stock that makes up an outsized portion of my portfolio. Can the algorithm handle that?

Yes. It allows you and your Facet planner to discuss a strategy for diversifying your portfolio while managing the tax consequences along the way. The position can be held as long as you want or can be sold in pieces over time.