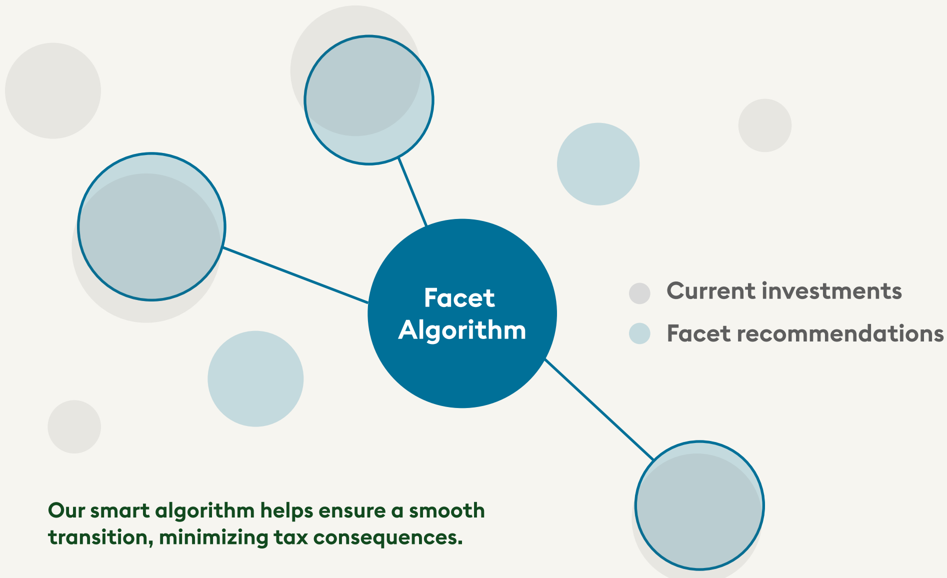
Facet.

Moving your investments to Facet is easy and secure.

Facet's personalized approach to planning reduces the need to worry about tax implications when moving your money. That's because we help mitigate (and sometimes even eliminate) tax consequences during the transition. And it's all included in your membership fee!

Our approach to minimize taxes:

Facet helps you build a portfolio that works with your existing investments. Our unique algorithm analyzes your current holdings and recommends new exchange-traded funds (ETFs) that complement them, allowing you to sell over time to minimize taxes. And as the market changes, our algorithm updates your portfolio recommendations automatically. This way, you always have Facet's latest insights reflected in your portfolio, adjusted for your specific tax situation.



Our smart algorithm helps ensure a smooth transition, minimizing tax consequences.

FAQs

Does using this algorithm cost extra?
No. It's all included in your Facet membership.

Do I need to sell down my old portfolio over time?
Nope! 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 it won't! The algorithm can handle any number of assets.

Are there any 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 a big portion of my portfolio. Can the algorithm handle that?
Yes. The algorithm allows you and your Facet planner to discuss a strategy for diversifying your portfolio while managing tax consequences along the way. The position can be held as long as you want or can be sold in pieces over time.

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