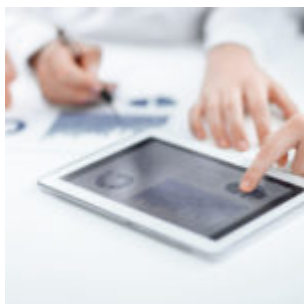


Orion + LifeYield Brings Conversations About Location Management to the Forefront



It's safe to say everyone has heard of the three most important factors in real estate: location, location, location. Well, when it comes to tax efficiencies in portfolio management, the same rule applies. Location management is just about the most important thing you can do to a portfolio to gain, or lose, tax efficiency.

With Orion's integration with LifeYield, a system that integrates every aspect of clients' financial lives to help achieve better retirement outcomes, advisors have a better way to visualize, execute and communicate to clients about those opportunities for efficiencies.

The impetus behind LifeYield is to have advisors and clients talking about tax benefits on portfolios much earlier than is the norm. Getting the client thinking about tax efficiency earlier in their investment journey can save them a substantial amount of money when they go to sell down the road and can avoid unpleasant conversations further down the line. A win-win.

The first in a series of integrations with LifeYield allows advisors to import portfolios from Orion into LifeYield with just a click of a button, including positions, individual tax lots, cost basis, purchase dates, and any categorizations or mappings they have done in Orion. The portfolio is awarded a Taxficient Score, which places the portfolio on a scale from 0-100 based on its current tax efficiency.

To get the Taxficient Score, LifeYield looks at all of a client's accounts at once—including 401(k)s, IRA rollovers, Roth IRAs, brokerage accounts and

more—to see whether the right assets are held in the right accounts. Think of it as a credit score for tax efficiency.

When the score is formulated, LifeYield then creates a report that shows all the allocations and makes suggestions on how to maximize the efficiency of the portfolio through location management.

It also shows a spectrum of after-tax returns based on locating assets in the most tax-optimal accounts. The report shows the client where exactly their inefficiencies lie, how much higher on the Taxficient Score scale they could be with the suggested trades and how much money those moves could potentially save them in 10 years. The report can be downloaded and shared with the client.

LifeYield parallels beautifully with Orion's trading platform, Eclipse, because once the advisor and client have discussed the LifeYield report, the advisor can go right to Eclipse to execute the trades that LifeYield suggests for tax-optimal asset allocation. It is laid out visually in a way that is easy to understand and execute. A beautiful relationship with plenty of room to grow together.

And that's the goal: to grow (your client's portfolio).

Not working with Orion yet? We'd love to start a conversation and show you what Orion can do to simplify your business. Let us know here and we'll give you a call right away!

Orion does not endorse any particular third-party product or service. Our clients should undertake their own assessments to determine whether these parties meet their business and due diligence requirements

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