

## Smartleaf

### **Automated Personalization and Tax-Optimization**

Automation makes it possible for you to offer ultra-high levels of personalization and tax optimization for every client of every size, with no increase in headcount.

### **Daily “Trade When You Need It” Workflow**

Every account is analyzed daily for opportunities to improve the portfolio – with easy-to-implement actionable trades provided by automated trade analytics.

### **Holistic “Post-Sleeve” Analysis**

Taxes and risk are properties of portfolios as a whole, not individual components. By managing portfolios holistically, you can simplify operations and simultaneously lower both dispersion and taxes.

### **Documentation of the Value of Your Tax Management for Every Account**

Show every client how much they have saved or deferred in taxes through active tax management – for most clients, more than you charge in fees.

### **Easy Direct Indexing and 3rd-party Models**

With Smartleaf, direct indexes and third-party open architecture models are as easy to use as ETFs. Replacing an ETF with a direct index or third-party model is simply a choice on a pull-down menu. No extra steps or complexity.

### **Menu-Based Customization**

Creating a personalized, tax-optimized portfolio requires nothing more than making up front choices from a pull-down menu. No ongoing additional work is required.

## Other solutions

### **Manual Personalization and Tax Management**

Limited personalization and tax management for most or all accounts. Little or no economies of scale.

### **Calendar and Alert-Based Workflows**

Calendar-based solutions are incompatible with tax- and expense-optimization. Alert-based solutions are better, but require non-scalable manual intervention to address alerts.

### **Sleeve/Sub-Account Based Analysis**

Sub-accounts are operationally complex, requiring a separate workflow for cash in, cash out and asset class rebalancing. And they limit the ability to manage portfolio-level tax and risk.

### **No Documentation of the Value of Your Tax Management**

Clients have no way to judge or appreciate the quality of your tax management.

### **Expensive and Time Consuming Direct Indexing**

You’re required to create sub-accounts and implement extra workflows for asset class rebalancing, wash sale avoidance, and cash management.

### **Customization Based on “On the Fly Adjustments to Trades”**

Personalization and tax-optimization require non-scalable manual adjustments to every portfolio rebalance.