



## The Clayton Difference

What we typically observe in the marketplace

	Clayton Wealth Partners	Commission-Based Brokers	Robo-Advisors	Do-It-Yourself
<b>Full-Time Fiduciary</b>	✓			
<b>Fee-Only Structure</b>	✓		✓	
<b>Financial Planning</b>				
Proactive guidance on all financial matters	✓			
Interactive financial goal planning	✓			
Tax return analysis & projections	✓			
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 for financial planning decisions	✓			
Collaboration on important financial decisions	✓			
Guidance on tax-advantaged charitable giving	✓			
Employee benefit review & recommendations	✓			
Estate & beneficiary review	✓			
Long-term care planning	✓			
Education goal planning	✓			
Evaluation of insurance needs	✓			
Personal client relationship	✓	✓		
<b>Investment Management</b>				
Customized portfolio	✓	✓		✓
Low-cost investments	✓		✓	✓
Tax-efficient placement of investments	✓		✓	
Opportunistic tax-loss harvesting	✓		✓	
Optimized rebalancing methods	✓		✓	
Portfolio risk analysis	✓	✓	✓	
Factor investing	✓			
Account simplification and consolidation	✓			
Relieving the burden of portfolio management	✓	✓	✓	