

Leveraging Direct Index UMAs: Five Ways to Help Boost Your Practice

Direct Indexing provides clients with a customized, passive investment strategy that can be coupled with year-round tax loss harvesting with unique tax benefits compared to ETFs or mutual funds. Adhesion Wealth's Personal Indexes program expands this by leveraging scalable UMA technology to deliver highly personalized direct indexing experiences.

1 Create Personalized Portfolios

Personal Indexes enable tailoring direct indexing solutions to client values, investment styles, and factor tilts.

2 Generate Potential Tax Savings

Direct Indexes can serve as a core to a client portfolio, with more opportunities to harvest losses compared to traditional Index Funds or ETFs.

3 Low Cost, Easy-to-Manage Solutions

Direct indexes feature low fees with no hard account minimums, allowing clients to invest with less and add to overtime.

4 Manage Legacy Holdings More Efficiently

For clients with appreciated positions, direct indexing can potentially incorporate low-basis holdings, to help control liquidations and taxable events.

5 Reduce Trading & Turnover

Housing multiple managers within a single UMA and utilizing Adhesion's dynamic overlay allows securities to be sold and incorporated into a direct index core. This structure helps to minimize trading, commissions, and tax consequences.

Adhesion's Advantage: Helping to Manage Your Tax Burden

Direct Indexing helps your returns stay on track while looking for every opportunity to save on taxes.



Other Potential Benefits

Differentiation

A tax-managed, index-based UMA provides differentiation, compared to traditional index ETFs.

Trust Building

Personalizing portfolios with diversification, tax management, and transparency builds client trust and strengthens relationships.



To learn more about how Adhesion Wealth can help you boost your practice visit:
www.adhesionwealth.com

To schedule a demo, email us at sales@adhesionwealth.com or call us at
888-295-8351

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Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss. Actual client results will vary based on investment selection, timing, market conditions, and tax situation.

It is not possible to invest directly in an index. Indexes are unmanaged, do not incur management fees, costs and expenses and cannot be invested in directly. Index performance assumes the reinvestment of dividends.

Investments in equities, bonds, options, and other securities, whether held individually or through mutual funds and exchange traded funds, can decline significantly in response to adverse market conditions, company-specific events, changes in exchange rates, and domestic, international, economic, and political developments.

The exclusion of investments based on industry or ESG factors reduces the number of available investment choices and can impact overall investment performance.

For more complete information about the various investment solutions available, including the investment objectives, risks, and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact Adhesion.

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