



Diversified Portfolio Strategy Using SEI Private Trust Company

Sophisticated Investment Strategy and Analysis

- Continuous analysis and consideration of new research findings and new technology. We now have better components to control risk – Alternatives, Emerging Markets, Managed Volatility Equity, Inflation Protected Bond classes.
- A formal, highly specific investment plan and recommended portfolio structure focused on your specific needs and objectives.
- Automatic, periodic portfolio rebalancing to maintain the specific portfolio structure designed for you.

Continuous, Best-in-Class Portfolio Management and Monitoring

- We now have better access to a superior team of institutional money managers not usually available to individual investors due to higher direct access minimums. I am excited to be able to bring these managers to you for a much lower minimum.
- Controlled risk through significant diversification at the manager and asset class level. We can now move out of some of these funds that have significant stock overlap and get you better risk control.
- Disciplined, continuous monitoring of the money managers in your portfolio to maintain adherence to the policies established to your requirements. Better due diligence on money managers – No Bernie Maddoffs.
- Appropriate investment policy adjustments over time as your goals, asset levels and market conditions change.

Better Tax Management Process

- Now that the market is lower it may make sense to move taxable money to SEI. The cost basis of funds will be lower. This is a good time to consider with a high probability of capital gains rates going up in a few years.
- We will employ a better tax managed process.
- Loss harvesting
- Tax overlay and better coordination with all managers to sell tax more efficiently.
- Stage sale of low cost basis stocks.
- Control of St & Lt capital gains.
- Many retail funds don't have any tax management due to having both qualified and non-qualified assets in the funds. "The fund manager doesn't care due to commingled assets!"

Lower Cost/Fee Structure

- Low, institutional-class internal fund and portfolio expenses to minimize cost impact on your portfolio return.
- Average cost is .85%. Client will not see a “Platform Fee” like some other programs have. Many have an additional (20-35 bpts). This adds to lower cost and more potential return!
- No transaction fees to rebalance or make changes inside your portfolio like the wirehouses and other brokerage houses have. This can save up to hundreds of dollars a year in trading costs!
- Your account is very liquid. No traction costs to move into different asset classes and portfolios.