



How the Guild is Different

The Guild is distinguished by our collaborative and interdisciplinary approach, and our commitment to client focus and objectivity. As a wealth advisor, we differentiate ourselves from asset managers and broker dealers in a number of ways.

Investment Management		Broker Dealers	Asset Managers
Required to act as a fiduciary. Client's best interest is always put first and any conflicts of interest must be made known	Yes	No	Unlikely
Review a client's goals, risk tolerance and total financial picture before creating an investment plan	Yes	No	Unlikely
Regular reviews of investment selections, rebalancing and reallocating portfolio as needed	Yes	Unlikely	Unlikely
Easy-to-understand quarterly consolidated position and performance reports	Yes	No	Unlikely
Tax Planning			
Tax loss management to lower your taxable income and provide offsets to capital gains.	Yes	No	Unlikely
Investment placement strategies for tax deferred versus taxable accounts	Yes	No	Unlikely
Estate Planning			
Estate tax planning	Yes	No	No
Trust planning	Yes	No	No
Strategic use of asset titling, beneficiary designation and other wealth transfer tools	Yes	No	Unlikely
Fees and Expenses			
Sensitivity to impact of portfolio expenses	Yes	No	Unlikely
Access to a wide range of lower-priced non-proprietary investment products	Yes	No	Unlikely
Advisor compensation solely based on client fees; no self-serving bias in investment selection	Yes	No	Unlikely
Communication and Service			
Ongoing and regular communication and timely meetings with clients	Yes	No	Unlikely