Easy Online Investing With the Guidance of a Financial Advisor

Invest for your future with a digital investment platform that combines the benefits of a personal financial advisor with sophisticated technology

Through our Guided Wealth Portfolios (GWP) investment platform, you get our experience and expertise with the added convenience and transparency of a digital investing solution where you have the ability to view and update your accounts at any time.

Advisor Relationships

While other digital investing solutions also offer online investment management, most don't include a direct, personal relationship with a financial advisor – unless you have a substantial amount to invest.

GWP provides you with a personal advisor dedicated to you and your financial goals. All you need is $5,000 to get started investing for retirement, a major purchase, or general investing purposes.

Access and Control

With GWP, you're in the driver's seat. While your investment-allocation track will be based on your risk preferences, specific financial goals, and the time frame for those goals, you have the ability to review your account and adjust your goal's details at any time through your Account View investment portal. You'll also receive regular updates via email on market conditions, and your advisor will provide ongoing monitoring, to ensure your account continues to reflect your goals and risk preferences.

How it works

With GWP, you'll have a financial advisor dedicated to your account, receive diversified allocations based on your financial goals, and benefit from trading techniques that may increase diversification and can help reduce tax impacts. By investing with us, you'll enjoy:

- **Financial advice:** Your advisor will review your suggested portfolio allocation to make sure it's right for you, and they're available any time you have a question about your account or investing strategy. When your life or financial goals change, your advisor can help determine if your GWP portfolio continues to be the right solution for you.
- **Portfolio design:** LPL Research, an experienced money manager, chooses the investments for GWP's portfolio models.
- **Consistent monitoring:** Your portfolio is rebalanced annually to keep it on track as markets move.
- **Tax-loss harvesting:** Your accounts will also benefit from quarterly reviews for tax-loss harvesting opportunities. For example, if an investment experiences a loss, we may sell it to offset taxable gains in your portfolio. The sold investments are then replaced by similar investments to maintain your asset allocation – until it's appropriate to buy back the original security, so you get the tax benefits while keeping a properly diversified portfolio.

Investment Services at First Community

Receive a personalized proposal

Step 1

To get started, you'll receive a link to a secure online portal where you'll start your GWP investment journey.

Step 2

You'll answer a few questions in the online portal about your goals and risk preferences to help us understand what you'd like to achieve with your GWP investment account. Generally, the longer you have until reaching your goal (e.g., when you want to use the funds for their intended purpose), the more aggressive your investment strategy should be.

Step 3

You'll receive your customized proposal via email.

Open your account

Step 4

You can fund your new Guided Wealth Portfolios account from your bank account or an IRA account rollover.

Step 5

Sign your digital enrollment documents via eSignature technology, and let Guided Wealth Portfolios do the rest! After your account is complete, you'll receive an email from our partner LPL Financial to get set up with Account View, which is where you're able to view your statements and edit your account details. In most cases, you'll be able to complete your Guided Wealth Portfolios account opening online using eSignature technology. Additional steps may be needed based on how you are funding your account.

Investment Services at First Community
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