# 5 Things LPL Advisors Should Expect From Their Proposal Software

# Is Your Proposal Tool Holding You Back?

Proposal software is the engine behind how LPL advisors communicate expertise, justify recommendations, move clients to action, and ultimately drive organic growth.

Yet many proposal tools still function like digital slide decks, visually polished, but analytically shallow.

YCharts gives LPL advisors a library of LPL-approved reports, ready to use right out of the box. Every report is pre-vetted for compliance, professionally designed, and built to support the conversations that grow your book.

If your proposal software is going to support real advisory work, it should deliver more than aesthetics. Here are five things LPL advisors should reasonably expect.

**"Our goal is to provide our advisors with seamless, high-impact tools to solve pragmatic problems along their advisor journey. This comprehensive integration with YCharts makes it even easier for them to manage portfolios, engage clients in valuable conversation, and drive better outcomes."**

**Gary Carrai**

Chief Product Officer,
LPL Financial

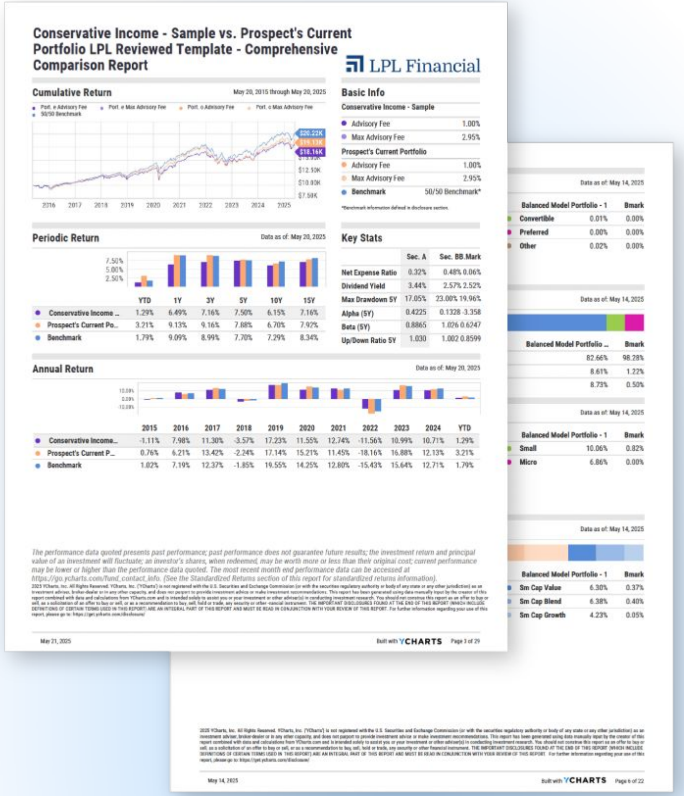
# 1 LPL-Approved Reports

For LPL advisors, the strongest proposal software fits inside your compliance and workflow from day one.

YCharts offers 10 LPL home-office approved reports, split across two categories built for proposal work:

- **Comparison Reports** — current vs. proposed portfolios, funds, or securities side by side. Available in High-Level, Focused, Comprehensive, and Expanded formats.
- **Overview Reports** — standalone analysis of a fund, security, or portfolio in the same flexible formats, from quick prospect snapshots to deep due-diligence write-ups.

Every report is approved for LPL clients and pulls portfolio data directly from **ClientWorks**, so proposals start with real account data, not manual entry. Reports can also be **customized with your logo and colors** to build your practice's brand with every send.



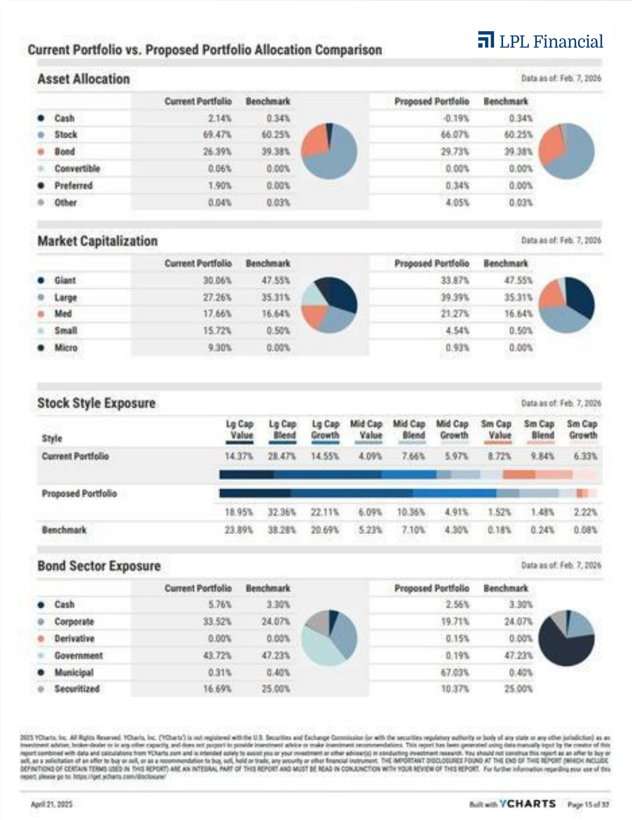
## 2 Benchmark-Driven Portfolio Context, Not Just Pretty Allocation Charts

A good proposal explains how a portfolio behaves relative to a credible benchmark.

Advisors need to demonstrate why a recommended portfolio is appropriate, not just that it looks diversified. That requires side-by-side benchmarking across allocation, performance, and exposures.

If your proposal tool stops at static allocation visuals without contextual comparison, it leaves advisors filling in the analytical gaps themselves.

Modern proposal software should automatically frame every recommendation within a clear benchmark narrative.



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Current Portfolio vs. Proposed Portfolio Allocation Comparison

Asset Allocation

Data as of: Feb. 7, 2026

| | Current Portfolio | Benchmark | Proposed Portfolio | Benchmark |
|---|---|---|---|---|
| Cash | 2.14% | 0.34% | -0.19% | 0.34% |
| Stock | 69.47% | 60.25% | 66.07% | 60.25% |
| Bond | 26.39% | 39.38% | 29.73% | 39.38% |
| Convertible | 0.06% | 0.00% | 0.00% | 0.00% |
| Preferred | 1.90% | 0.00% | 0.34% | 0.00% |
| Other | 0.04% | 0.03% | 4.05% | 0.03% |

Market Capitalization

Data as of: Feb. 7, 2026

| | Current Portfolio | Benchmark | Proposed Portfolio | Benchmark |
|---|---|---|---|---|
| Giant | 30.06% | 47.55% | 33.87% | 47.55% |
| Large | 27.26% | 35.31% | 39.39% | 35.31% |
| Med | 17.66% | 16.64% | 21.27% | 16.64% |
| Small | 15.72% | 0.50% | 4.54% | 0.50% |
| Micro | 9.30% | 0.00% | 0.93% | 0.00% |

Stock Style Exposure

Data as of: Feb. 7, 2026

| Style | Lg Cap Value | Lg Cap Blend | Lg Cap Growth | Mid Cap Value | Mid Cap Blend | Mid Cap Growth | Sm Cap Value | Sm Cap Blend | Sm Cap Growth |
|---|---|---|---|---|---|---|---|---|---|
| Current Portfolio | 14.37% | 28.47% | 14.55% | 4.09% | 7.66% | 5.97% | 8.72% | 9.84% | 6.33% |
| Proposed Portfolio | 18.95% | 32.36% | 22.11% | 6.09% | 10.36% | 4.91% | 1.52% | 1.48% | 2.22% |
| Benchmark | 23.89% | 38.28% | 20.69% | 5.23% | 7.10% | 4.30% | 0.18% | 0.24% | 0.08% |

Bond Sector Exposure

Data as of: Feb. 7, 2026

| | Current Portfolio | Benchmark | Proposed Portfolio | Benchmark |
|---|---|---|---|---|
| Cash | 5.76% | 3.30% | 2.56% | 3.30% |
| Corporate | 33.52% | 24.07% | 19.71% | 24.07% |
| Derivative | 0.00% | 0.00% | 0.15% | 0.00% |
| Government | 43.72% | 47.23% | 0.19% | 47.23% |
| Municipal | 0.31% | 0.40% | 67.03% | 0.40% |
| Securitized | 16.69% | 25.00% | 10.37% | 25.00% |

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# 3 Risk That's Quantified

Clients don't experience risk as percentages or a Sharpe ratio; they experience it during market stress. Proposal software should translate portfolio construction into real-world historical scenarios and drawdown analysis. Advisors should be able to show how a portfolio would have behaved during past crises, not just present theoretical risk scores.


It should also make risk profile alignment visible by connecting an investor's stated tolerance to concrete allocation targets and observable portfolio behavior.

When clients can see how their portfolio maps to the level of volatility they're prepared to accept, risk becomes easier to understand and discuss.

Tools that rely on generic risk labels or high-level summaries miss a critical opportunity to prepare clients for the emotional reality of market swings before they occur.

A great proposal software turns risk into something **concrete and discussable.**

# 4 True Portfolio Transparency

Advisors shouldn't have to guess what's inside a portfolio.

Modern proposals should provide deep visibility into underlying exposures, including sector tilts, style biases, credit quality, and underlying holdings, in order to truly communicate any concentration risks.

This level of transparency allows advisors to explain why a portfolio is constructed the way it is.

When proposal tools only summarize high-level allocations, they limit an advisor's ability to answer sophisticated client questions or differentiate their investment process.

Transparency is a crucial part of fiduciary communication. Why shouldn't your proposal software help you deliver it?

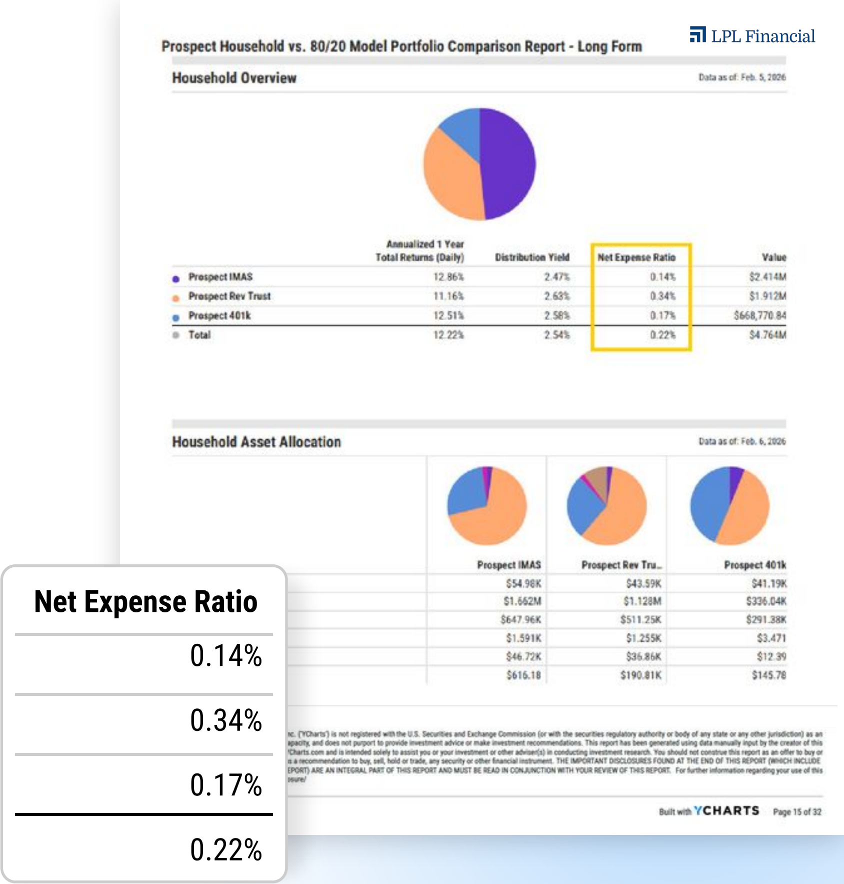
# 5 Integrated Cost Awareness

Clients increasingly expect transparency around fees and expenses. Proposal software should make cost discussions straightforward by integrating expense and yield information into the portfolio narrative.

Advisors should be able to contextualize cost alongside performance and risk. It’s not a footnote.

Tools that separate fee discussions from portfolio analytics make it harder to communicate value holistically.

Strong proposal software connects cost to outcomes



# Conclusion

Proposal software should elevate an advisor's expertise and make it aesthetically pleasing.

The best platforms combine analytical rigor with client-ready communication, helping LPL advisors explain what they recommend, why it makes sense, and how it will be implemented.

If your proposal tool feels more like a slideshow than an ROI engine, it may be time to raise your expectations. See how YCharts helps LPL advisors transform proposals into a growth driver, and take advantage of the **exclusive 20% LPL discount**.

Schedule a demo to discover how data-driven proposals can help accelerate your organic growth.


**Start a 7-Day Free Trial**

**Schedule a Demo**