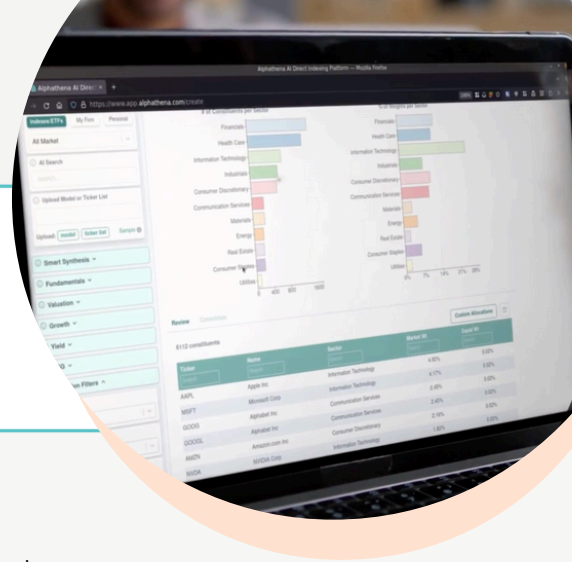


# Q4 Tax-Loss Harvesting Checklist

To help you make sure you're checking off all the boxes for improving after-tax outcomes before December 31, we've created a short checklist to guide your way.



## Unrealized gain/loss report across all client accounts

Run a full unrealized gain/loss report across every account so you can immediately spot loss positions that may help offset gains and create meaningful year-end tax savings for clients.



## Mutual fund distribution estimates

Review estimated mutual fund distributions now to avoid surprise taxable events and make proactive trades that keep clients from taking unnecessary year-end hits.



## Year-to-date realized gains

Check each client's realized gains year-to-date so you can match losses with precision and deliver cleaner, more intentional tax outcomes before December closes.



## Opportunities created by sector dispersion

Identify sectors that have materially lagged this year, since dispersion often opens the door to tax-loss harvesting without disrupting a client's long-term allocation or goals.



## Tracking error tolerance and replacement mapping

Confirm each portfolio's tracking-error and prepare replacement mappings so that any harvested losses can be swapped efficiently without drifting away from their target allocations.



## Wash-sale exposures

Look for wash-sale risks across all accounts to ensure your harvesting decisions preserve the tax benefit and don't risk resetting any holding periods.



## Household-level asset location

Evaluate asset location across the entire household to decide where harvesting creates the most after-tax value based on account type, income bracket, and long-term planning goals.

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