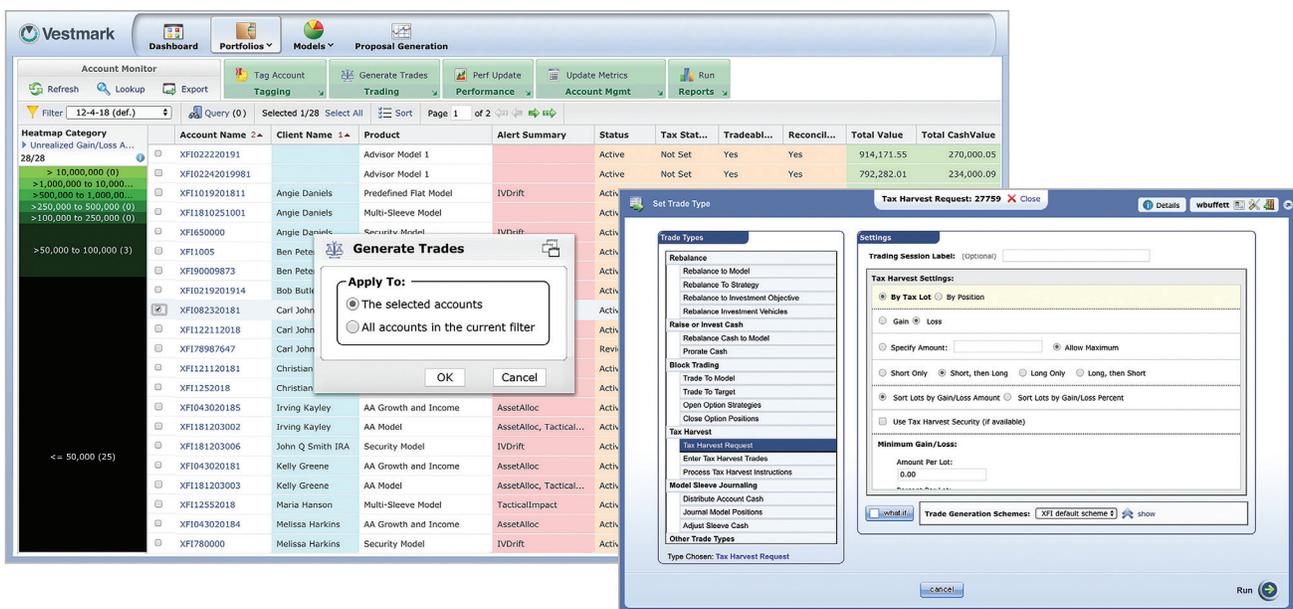


# Tax-Sensitive Trading Capabilities

## Fully Automated Tax Sensitive Trading & Tax Harvesting

The VestmarkONE platform tax-aware setting alleviates the manual effort associated with manually managing tax treatment at the sleeve and account level for each of your client accounts. True tax lot accounting and tax lot trading capabilities enable tax sensitive trading and facilitate tax harvesting.



True tax-lot accounting and tax-lot trading along with the workflows based on the graphic visualizations in our heatmaps enable efficient, highly automated tax harvesting for all of your accounts.



Efficiently manage clients' tax impacts with automated tax-sensitive trading and efficient tax loss harvesting strategies at the security- or account-level using account-specific parameters. Keep your clients fully invested by defining rules and exceptions to automate reinvestment of proceeds for wash sale avoidance.

# Key Features

The VestmarkONE platform increases advisors' efficiency by eliminating manual processes associated with managing tax impacts on client portfolios. The VestmarkONE platform's true tax lot accounting, lot level trading, sleeve level accounting, and the integration of our accounting and trading systems enable effective tax management across an entire account, even across sleeves, all done in an automated way.

## True Tax-lot Accounting & Lot Level Trading

The VestmarkONE platform maintains records at the lot level, empowering advisors to choose—at the account level—the lots to be sold in the automated trading and rebalancing workflow.

## Actual Sleeve-Level Accounting & Trading

For UMA and more complex model of model accounts, the VestmarkONE platform enables advisors to more effectively manage the tax impact with true sleeve-level accounting for tax lots and transactions. This enables the automation of optimal tax lot selection, trade netting, and wash sale avoidance across sleeves.

## Automate Treatment of Accounts as Tax Aware

Flag accounts to be traded in a tax aware manner and the platform will minimize gains and maximize losses on a rebalance or trade, automatically determining the order in which to sell the tax lots for a given security, executing trades for optimal tax lots. The tax lot relief method—FIFO, LIFO, etc.—can be selected and maintained for each account based on what is right for each client's situation. All of the analytics and processing are done seamlessly by the system as part of the overall trading workflow alongside all other accounts without sacrificing overall efficiency.

## Tax Efficient Trade Generation in an Automated Workflow

No extra work required. Trades for tax aware accounts are automatically done in a tax aware manner. Rebalancing options include correcting drift strategically across the asset allocations or tactically within a specific portion of the asset allocation, with specific and actual tax lot accounting on each sleeve, enabling truly tax aware trading on all of your taxable accounts. Specific tax lot instructions at the security level enable you to scale tax efficient trading across products and programs, incorporating optimal tax lot selection and trade minimization in your automated rebalancing and trading workflows. What-if trading functionality can also be used to model tax impacts prior to executing transactions.

## Tax Harvesting Made Easy

Heatmap visualization helps to quickly identify accounts with unrealized gain/loss positions, the VestmarkONE platform provides transparency on short and long term nature of gains/losses, and the tax harvest trading functionality provides automated trade generation across a single or multiple accounts with a number of settings such as short or long term gain/loss, ability to maximize or provide specific target amount, opportunity to reinvest proceeds in a replacement security, as well as automated wash sale avoidance.

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## Questions?

To learn more about how the VestmarkONE platform can help your firm take Tax-sensitive Trading to the next level, visit [www.vestmark.com](http://www.vestmark.com)

To schedule a demo, send an e-mail to [inquiry@vestmark.com](mailto:inquiry@vestmark.com) or call **781-224-3640**