



Pursuing Your Financial Goals with Tax Efficiency in Mind

Setting and prioritizing your goals involve creating a sound financial plan that can serve as your roadmap to achieving these important objectives. Your tax situation is one component that is taken into consideration, and your advisor can work with you to help determine and implement the right tax-efficient strategies that fit your unique needs and time horizon.

While often overlooked, a discussion on tax-efficient strategies with your advisor can lead to more savings and help you build a stronger financial foundation.

To help determine its impact on your financial future, your advisor can work with you to review your income tax return and identify potential opportunities that may result in the implementation of more tax-smart strategies throughout the year.

Keep in mind that this approach is different from tax preparation, which is typically performed by a Certified Public Accountant (CPA) or tax preparation software. Please consult with tax or legal professionals for specific advice on your tax situation or the impact of any strategies presented by your advisor.

AN OPPORTUNITY TO IMPROVE YOUR TAX SITUATION

You've worked hard to accumulate your wealth. By working with your advisor, the tax impact of your investments and financial decisions can be reviewed to uncover suitable tax-efficient opportunities that may be right for you.

With a clear understanding of your tax situation, your advisor can effectively collaborate with your tax advisor or CPA to discuss ongoing tax management, future income and deduction times that may be scheduled to achieve desired outcomes, the impact of any new or proposed legislative or regulatory changes that may affect your financial situation, and potential strategies.

Regardless of income sources or filing status, nearly anyone who pays income taxes can benefit from having a financial advisor review their tax returns to identify tax saving opportunities such as:

- Tax-efficient retirement vehicles
- Tax-sensitive withdrawal strategies
- Charitable giving strategies
- Realizing capital gains
- Roth IRA conversions
- Tax credit eligibility and more

While it's important to work with a tax professional to complete your returns, reviewing your tax return with your advisor can lead to more actionable conversations and meaningful outcomes. Your advisor does not provide tax or legal advice.



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SMRU 6061163 (Exp. 09.30.2028)

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