

MAXIMIZE YOUR RETURNS BY MINIMIZING YOUR TAXES

TAX PLANNING CAN REDUCE YOUR COSTS AND ENHANCE INVESTMENT PERFORMANCE

Estimates show that over 4% of the average stock fund's total return is lost each year to taxes¹.

With FOLIOssm, you and your advisor have complete control over your tax situation. This means that your advisor can structure your FOLIOs and time your trades to diminish your tax impact.

CONTROL WHEN CAPITAL GAINS ARE REALIZED

Mutual fund investors have very little control over the size and timing of their tax liability. A mutual fund may lose value in a given year and hit shareholders with a sizable tax bill for capital gains -- even though the gains were realized prior to the time the investor owned the fund.

With FOLIOs, your advisor can manage your taxes by controlling when capital gains are realized.

HARVEST LOSSES TO OFFSET GAINS

Suppose your FOLIO goes up but a few individual stocks go down. Losses hurt, but FOLIOs can help you turn them into opportunities. When you sell a stock for a loss, you get a tax break. With FOLIOs, your advisor can sell your losers and use these losses to help you offset investment gains or even taxable income. You can't do that with a mutual fund.

The bottom line, minimizing your taxes can improve your real return.

ONLINE, AUTOMATED, REAL-TIME TAX INFORMATION

Our tax lot tracking and tax planning system gives you and your advisor real-time access to your tax liabilities. And, when it's time to do your returns, your tax information can be downloaded directly into popular tax preparation programs or printed out and attached to your returns.

FOLIO^{fn}
What's Next?

