

Tax-Loss Harvesting

Automated Tax Optimization Strategy



Key Rules:

- Wash Sale Rule: Cannot repurchase "substantially identical" security within 30 days before/after sale
- Works for taxable accounts only
- Losses can offset gains + \$3K income

Robo-Advisor Advantage:

- Daily monitoring for opportunities
 - Automatic execution
 - Wash sale compliance
- Can add 0.5-1.0% annual return