

[Date]

[Client Name]
[Client Address]
[City, State, Zip]

Dear [Client Name],

As we reach the midpoint of the year, I am conducting a comprehensive review of your investment portfolio. A primary focus of this mid-year check-in is identifying opportunities for tax-loss harvesting.

Tax-loss harvesting involves selling investments that are currently trading at a loss to offset capital gains realized elsewhere in your portfolio. This strategy can help lower your overall tax liability while allowing us to rebalance your holdings according to your long-term financial goals.

Our Mid-Year Strategy Includes:

- **Identifying Unrealized Losses:** Reviewing positions that have declined in value since purchase.
- **Offsetting Gains:** Matching these losses against gains realized earlier this year.
- **Maintaining Market Exposure:** Reinvesting proceeds into similar assets to ensure your portfolio remains aligned with your target allocation.
- **Wash-Sale Compliance:** Ensuring all trades adhere to IRS regulations regarding the 30-day repurchase window.

I have identified specific opportunities within your [Account Type] account(s) that may benefit from this approach. I would like to schedule a brief call to discuss these adjustments and ensure they remain consistent with your risk tolerance.

Please let me know a convenient time for us to connect, or feel free to reach out if you have any immediate questions regarding your mid-year tax standing.

Best regards,

[Advisor Name]
[Firm Name]
[Phone Number]
[Email Address]